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ABSTRACT

This report uses data from the 1995-96 National Postsecondary Student Aid Study to describe the financing of graduate and first-professional education. It begins with a series of profiles of students in selected graduate and first-professional programs, followed by a compendium of tables that provide detailed data on student characteristics, types of financial aid, sources of financial aid, and employment. Each section is prefaced by highlights summarizing major findings related to the section's topic. Among these highlights are: (1) for Master of Business Administration, about 87 percent of students worked while enrolled and 49 percent received aid from their employers; (2) for education master's, 86 percent worked while enrolled and 41 percent received financial aid; (3) for Master of Arts or Science in fields other than education, 83 percent worked while enrolled and 58 percent received financial aid; (4) for Doctor of Philosophy, 80 percent of those who worked considered themselves to be primarily students and two-thirds received financial aid; (5) for Doctor of Education, 98 percent worked while enrolled; (6) for Doctor of Medicine, 31 percent worked while enrolled and 71 percent borrowed for their education; and (7) for law (LLB or JD), 56 percent worked while enrolled and 81 percent received some financial aid. Appendices include a glossary and technical notes. (DB)

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Statistical Analysis Report May 1998

National Postsecondary Student Aid Study: 1995–96

Student Financing of Graduate and First-Professional Education, 1995–96

With Profiles of Students in Selected Degree Programs

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HIGHLIGHTS

Of the 2.8 million students enrolled in graduate and first-professional education in 1995–96, 56 percent were enrolled in master's degree programs, 12 percent in doctoral programs, 12 percent in first-professional programs, and 20 percent in nondegree programs. Graduate and first-professional students do not constitute a homogeneous group. Their demographic characteristics, when they enroll relative to earning their bachelor's degree, how they combine work and studying, and how they finance their education all vary by degree program. Some of the major differences are related to level—master's, doctoral, or first-professional—but others are related to the type of degree program within level as well. Students earning a Master of Business Administration (MBA), for example, are different in a number of ways from students pursuing a Master of Arts (MA) or a Master of Science (MS) degree. In 1995–96, the National Postsecondary Student Aid Study (NPSAS:96) for the first time collected information on the specific type of degree students were pursuing. The essay that constitutes the first part of this report uses the NPSAS:96 data to develop short profiles of the students seeking selected types of graduate and first-professional degrees.

MASTER OF BUSINESS ADMINISTRATION (MBA)

- About 60 percent of MBA students waited at least 3 years after earning a bachelor's degree before enrolling in an MBA program.
- Seventy percent of MBA students were male; 73 percent were white, non-Hispanic.
- Eighty-seven percent worked while enrolled, and 76 percent of those who worked were employed full time. Among those who worked, 85 percent described themselves as employees who decided to enroll in school as opposed to students who were working to meet their expenses.
- About half (49 percent) received aid from their employers, a greater proportion than other master's-level students.

EDUCATION MASTER'S DEGREE (MED, MAT, MA, MS, OTHER)

- Seventy-four percent of master's-level students in education were female. Their average age was 34 years.

- Most (86 percent) worked while enrolled, and most of those who worked (75 percent) considered themselves primarily employees who enrolled in school rather than students working to meet expenses.
- Forty-one percent received financial aid, making them the least likely of the master's-level students profiled to receive aid.

MASTER OF ARTS OR SCIENCE (MA OR MS), EXCEPT IN EDUCATION

- Eighty-one percent of this group waited one or more years after earning a bachelor's degree before enrolling in their master's degree program.
- Although 83 percent worked while enrolled, they were more likely than MBA students or master's degree students in education to consider themselves primarily students who worked to pay their expenses as opposed to employees: 57 percent versus 15 percent of MBA students and 25 percent of master's degree students in education.
- Fifty-eight percent received financial aid in 1995–96, averaging $8,700 for those with aid.

DOCTOR OF PHILOSOPHY (PHD)

- Twenty-five percent of PhD students began their graduate program within a year of earning their bachelor's degree, and another 27 percent enrolled 1 or 2 years later.
- The majority of PhD students were male (62 percent); 69 percent were white, non-Hispanic, and 17 percent were Asian/Pacific Islander.
- Eighty percent of those who worked considered themselves primarily students working to meet expenses rather than employees who decided to enroll in school.
- Two-thirds received financial aid in 1995–96 (averaging $12,500 for aided students), and 41 percent received assistantships, a much greater proportion than other groups profiled here.

DOCTOR OF EDUCATION (EDD)

- Seventy-nine percent of EdD students had delayed starting their graduate program for at least 7 years after they earned their bachelor's degrees, and 59 percent were 40 years old or older (versus 17 percent of PhD students).
- Virtually all (98 percent) worked while enrolled, and 83 percent of those who worked were employed at least 35 hours per week. Relatively few (16 percent) enrolled full time, full year.

MEDICINE (MD)

- The majority of medical students enrolled either within a year of receiving their bachelor's degree (57 percent) or within 1 to 2 years (another 24 percent), and almost all (93 percent) enrolled full time, full year.
- Thirty-one percent worked while enrolled, but 88 percent considered themselves primarily students working to meet expenses.
- Seventy-one percent of medical students borrowed in 1995–96, and the average total amount borrowed for graduate education from all sources by those who completed in 1995–96 was $55,900.

LAW (LLB OR JD)

- The majority of law students (77 percent) attended full time, full year, and 56 percent worked while enrolled.
- Eighty-one percent received some financial aid (the same percentage as medical students). Like medical students, they relied heavily on loans: 75 percent borrowed in 1995–96, and law students who completed in 1995–96 had borrowed an average of $47,400 from all sources for their graduate education.

FOREWORD

The National Postsecondary Student Aid Study (NPSAS) was designed to answer fundamental questions about financial aid for undergraduate, graduate, and first-professional students. It provides detailed information on students' backgrounds, their education expenses, and the sources and types of financial aid they receive. The study has been conducted four times: 1986–87, 1989–90, 1992–93, and 1995–96.

This report uses the 1995–96 data to describe the financing of graduate and first-professional education. It begins with a series of profiles of students in selected graduate and first-professional programs. A compendium of tables follows the essay providing detailed data on student characteristics, types of financial aid, sources of financial aid, and employment. Each section of the compendium is prefaced by highlights summarizing major findings related to the section's topic.

The estimates presented in the report were produced using the NPSAS:96 Graduate Data Analysis System (DAS). The DAS is a microcomputer application that allows users to specify and generate their own tables from the NPSAS:96 data. This software system produces the design-adjusted standard errors necessary for testing the statistical significance of differences among estimates. Additional details are included in appendix B of this report, including how readers can obtain access to the DAS through the Internet.

ACKNOWLEDGMENTS

The authors wish to thank all those who contributed to this report. At MPR Associates, Laura Horn and Lutz Berkner reviewed the analysis at various stages and provided many helpful comments. Thanks also go to Barbara Kridl, who supervised the production of the report; Andrea Livingston and Karyn Madden, who edited and proofread it; Leslie Retallick, who prepared the graphics; and Mary Sukkestad, Francesca Tussing, Laura Mihailoff, and Don Eike, who formatted the tables and assembled the final report.

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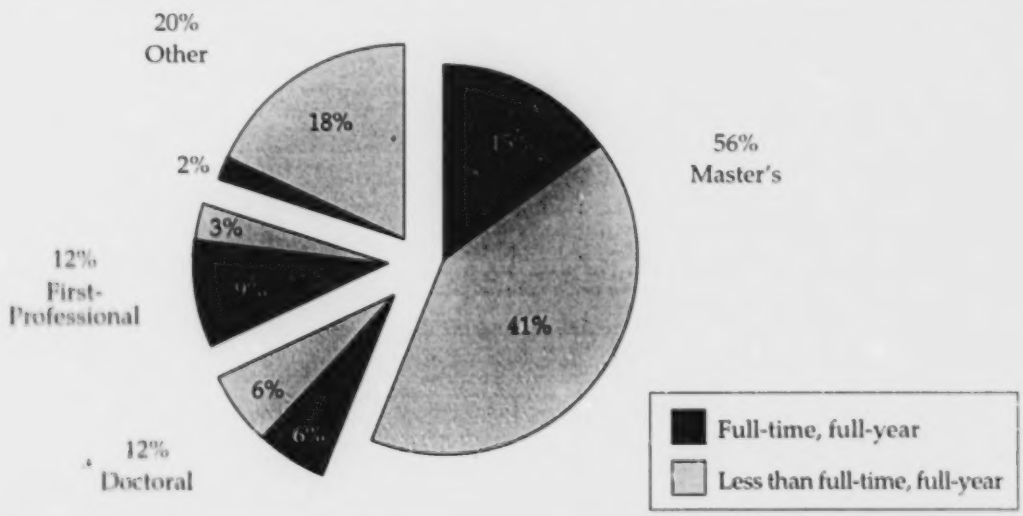
PROFILES OF STUDENTS IN SELECTED DEGREE PROGRAMS

INTRODUCTION

During the 1995–96 academic year, 2.8 million students enrolled in graduate and first-professional education in the United States.[1] Just over half of them (56 percent) were enrolled in master's degree programs (figure 1). Another 12 percent were enrolled in doctoral degree programs and 12 percent in first-professional degree programs.[2] The remaining 20 percent were enrolled in post-baccalaureate certificate programs or taking graduate courses without being enrolled in a certificate or degree program. Forty-one percent of all graduate and first-professional students were master's degree students attending less than full time, full year.

Figure 1—Percentage distribution of graduate and first-professional students by degree program and attendance pattern: 1995–96



SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

[1]Graduate Data Analysis System.

[2]First-professional degree programs include the following: medicine (MD), chiropractic (DC or DCM), dentistry (DDS or DMD), optometry (OD), osteopathic medicine (DO), pharmacy (DPharm), podiatry (PodD or DPM), veterinary medicine (DVM), law (LLB or JD), and theology (MDiv, MHL, or BD).

Some students (21 percent) enrolled in graduate or first-professional education within a year of earning their bachelor's degree, but most had waited at least a year before continuing their education (compendium table 1.14). The average age of graduate and first-professional students was 32 years (compendium table 1.3). Many students had family and work responsibilities in addition to their studies: 40 percent were married; 31 percent had dependents other than a spouse; and 79 percent worked while enrolled (compendium tables 4.6, 1.4, and 4.1). Among those who worked, about half (51 percent) worked full time (35 hours or more per week) (compendium table 4.1).

Graduate and first-professional students do not constitute a homogeneous group, however. Their demographic characteristics, when they enroll relative to earning their bachelor's degree, how they combine working and studying, and how they finance their education all vary by degree program. Some of the major differences are related to level—master's, doctoral, or first-professional—but others are related to the type of degree program within level as well. Students earning a Master of Business Administration (MBA), for example, are different in a number of ways from students pursuing a Master of Arts (MA) or a Master of Science (MS) degree.

In 1995–96, the National Postsecondary Student Aid Study (NPSAS) for the first time collected information on the specific type of degree graduate and first-professional students were pursuing (a Master of Business Administration, for example) and on when these students earned their bachelor's degree. It also collected more detailed information than previous administrations of NPSAS on work and how working affected students' studies. This new information makes it possible to develop a more detailed portrait of subgroups of graduate and first-professional students than ever before.

This report uses the NPSAS:96 data to develop short profiles of the students seeking selected degrees. Each profile focuses on the characteristics of students pursuing that type of degree that distinguish them from those pursuing other types of degrees, such as attendance and work patterns, timing of enrollment relative to the bachelor's degree, and use of financial aid. At the master's level, students seeking degrees in business administration (MBA); education (which might be an MA, MS, MEd, MAT, or other master's degree); and in arts or science (MA/MS) other than education, are profiled. At the doctoral level, students pursuing Doctor of Philosophy (PhD) and Doctor of Education (EdD) degrees are described, and at the first-professional level, so are students seeking degrees in medicine (MD) and law (LLB or JD). To provide a context for these profiles, brief descriptions of the cost of graduate and first-professional education and the resources available to students to cover those costs are presented first.

Student Costs for Graduate and First-Professional Education

Student costs for tuition, fees, and living expenses depend to a great extent on whether students attend a public or private, not-for-profit institution. At public institutions in 1995–96, the average institutionally established full-time, full-year student budget for these costs was approximately $15,000 for graduate students and $20,000 for first-professional students (compendium table 1.13).[3] Student budgets were higher at private, not-for-profit institutions, where they averaged $25,200 for master's degree students, $27,700 for doctoral degree students, and $28,400 for first-professional students.

Estimating a meaningful cost of attending for students who attend part time, especially if they are working full time as well, requires a different approach. Among students who attended part time for the full 1995–96 academic year, 91 percent worked, and those who worked averaged 38 hours per week (compendium table 4.1). Many of these students may have been supporting themselves with their earnings before enrolling in graduate or first-professional education. For such students, their cost of attending is the amount they need for tuition and fees. If they need financial aid, it may be primarily to cover these expenses.

For students who attended a public institution part time for the full year, average tuition and fees were in the $2,000 to $3,000 range for master's and doctoral degree students, and $6,300 for first-professional degree students (compendium table 1.13). At private, not-for-profit institutions, tuition and fees were considerably higher at each level ($5,400 at the master's level, $4,800 at the doctoral level, and $9,500 at the first-professional level).

Financing Graduate and First-Professional Education

At the undergraduate level, financial aid eligibility rules call for parents to pay for their children's education as their financial situations permit unless the student is 24 years or older. In contrast, there is no expectation that parents will pay for their children's graduate or first-professional education. Since 1993–94, graduate and first-professional students have automatically been considered financially independent of their parents for the purpose of determining eligibility for financial aid, regardless of their age. Almost half (48 percent) of all graduate and first-professional students in 1995–96 were financing their education entirely by themselves or with the help of family or friends (compendium table 2.1). The other 52 percent also received some type of financial aid. Among those who attended full time, full year, 76 percent received financial aid.

[3]Estimates of full-time, full-year budgets were based on the actual amounts or averages reported by the institution. See the glossary in appendix A for more information.

The major forms of aid available to graduate and first-professional students include grants, which do not have to be repaid; loans, which must be repaid according to the terms prescribed when the loan is assumed; and assistantships, which provide a stipend in exchange for teaching or research responsibilities. Grants include scholarships, fellowships, and tuition waivers, most of which are awarded on the basis of academic merit rather than financial need. They may come from federal, state, institutional, or a variety of other sources. Employers are the primary other source of grant assistance, but corporations, unions, foundations, fraternal organizations, community groups, and other organizations sometimes provide scholarships or fellowships. In 1995–96, 30 percent of graduate and first-professional students received grant aid (compendium table 2.1). Among students who received grant aid, the average amount was $3,900 (compendium table 2.2).

Most loans to graduate and first-professional students are provided through the federally sponsored Stafford loan program, as evidenced by the fact that in 1995–96, 25 percent borrowed from any source and 24 percent borrowed through the Stafford loan program (compendium table 2.1).[4] The average total amount borrowed was $11,900, and the average in Stafford loans was $11,000 (compendium table 2.2). Students with financial need can obtain subsidized Stafford loans of up to $8,500 per academic year.[5] The federal government pays the interest on these loans while the student is in school and during the grace period before repayment begins. Students who do not qualify for subsidized loans or who want to borrow more than the maximum permitted for subsidized Stafford loans can take out unsubsidized Stafford loans (up to $10,000 per academic year in addition to the amount borrowed in subsidized loans). Students are responsible for paying the interest on these unsubsidized loans as soon as the loan is assumed. The maximum a graduate or first-professional student can borrow is $138,500 ($65,000 subsidized and $73,000 unsubsidized), including borrowing for undergraduate education.

Academic departments and schools award teaching and research assistantships at their discretion. For this reason, assistantships are considered institutional aid. However, assistantships are often funded by federal research grants, and thus are another mechanism by which the federal government supports graduate and first-professional education. Twenty percent of graduate and first-professional students who attended full time, full year were awarded teaching or research assistantships in 1995–96, with an average award of $7,300 for full-time, full-year students with this type of aid (compendium tables 2.1 and 2.2).

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[4]Some Stafford loans are made by the federal government to students through their institution through the Direct Loan program, while others are made by private lenders such as banks, credit unions, and savings and loan associations through the Federal Family Education Loan program.

[5]Office of Student Financial Assistance, *The Federal Student Aid Handbook, 1995–96* (Washington, DC: U.S. Department of Education, 1995).

MASTER'S DEGREE STUDENTS

As indicated in figure 1, just over half (56 percent) of all graduate and first-professional students in 1995–96 were working on a master's degree. Business and education predominated as fields of study, with almost half seeking either an MBA (19 percent) or a master's degree in education (28 percent); another 29 percent were seeking an MA or MS in a field other than education; and the remaining 24 percent were seeking other types of master's degrees.[6] Although the first three groups share the common characteristic of mainly less than full-time, full-year attendance, they differ in their demographic characteristics, work patterns, and methods of financing their education.

Business Administration (MBA)

Relatively few MBA students (9 percent) enrolled within a year of earning their bachelor's degree (table 1). The other 91 percent delayed their enrollment for a year or more, and about 60 percent waited at least 3 years. The majority of MBA students were in the 25- to 34-year-old range, with an average age of 31 years.[7] Seventy percent of MBA students were male, and 73 percent were white, non-Hispanic.

Employment is a major part of the typical MBA student's life: 87 percent worked while enrolled, and of those who worked, 76 percent worked full time (35 or more hours per week). Also, among those who worked, 85 percent described themselves as employees who decided to enroll in school as opposed to students who were working to meet their expenses. MBA students enrolled in 1995–96 had an average 1994 income of about $36,500. Part-time and/or part-year attendance was the norm, with 76 percent attending less than full time, full year in 1995–96.

MBA students were more likely than the other master's-level groups profiled here to enroll in a private, not-for-profit institution (59 percent, compared with 39 percent of education master's students and 34 percent of MA/MS students in fields other than education). About one-half (51 percent) of all MBA students received some type of financial aid (figure 2). MBA students were more likely than other groups of master's-level students profiled here to receive grants only.

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[6]Graduate Data Analysis System (DAS) not shown in table. Examples of other master's degrees include Master of Social Work (MSW), Master of Public Administration (MPA), Master of Fine Arts (MFA), and Master of Arts in Library Science (MALS).

[7]About 62 percent were aged 25–34 (table 1); in comparison, 67 percent of GMAT test takers in 1994–95 were aged 24–34 (see *Profile of Graduate Management Admission Test Candidates* [Princeton, NJ: Graduate Management Admission Council, 1997]). It is important to note that, in addition to the slightly different age grouping, the number of test takers includes repeat test takers (typically 15–22 percent of the total), not all test takers enroll in MBA programs, and not all students who enroll take the test.

Table 1—Percentage distribution of master's degree students according to selected student, enrollment, and employment characteristics, by type of degree: 1995–96

	All master's-level students[1]	MBA students	Master's level-students (education)[2]	MA/MS students (except in education)
Total	100.0	100.0	100.0	100.0
Student characteristics				
Gender				
Male	44.1	70.1	26.2	46.5
Female	55.9	29.9	73.8	53.5
Age				
Under 25 years	16.4	13.0	12.8	20.0
25–29 years	33.2	39.2	26.6	37.2
30–34 years	18.0	23.5	16.5	17.6
35–39 years	11.0	10.0	12.7	10.2
40 years or over	21.4	14.4	31.5	15.1
Average age	32.3	31.3	34.4	30.9
Race–ethnicity				
American Indian/Alaskan Native	0.6	0.1	1.0	0.5
Asian/Pacific Islander	9.7	13.7	2.5	12.8
Black, non-Hispanic	7.3	2.9	8.7	5.8
Hispanic	4.8	7.8	5.2	6.5
White, non-Hispanic	76.4	73.0	82.0	72.8
Other	1.3	2.5	0.6	1.7
Citizenship				
U.S. citizen	93.5	92.5	98.6	90.0
Noncitizen, eligible for federal aid	2.6	2.4	0.9	4.3
Noncitizen, not eligible for federal aid	3.8	5.2	0.5	5.7
Marital status				
Married	39.8	36.2	48.4	36.2
Not married or separated	60.2	63.8	51.6	63.8
Marital/dependent status				
Dependents	31.9	30.5	39.8	27.7
No dependents				
Unmarried	49.8	53.0	38.9	55.1
Married	18.4	16.6	21.4	17.2
Income in 1994 (including spouse's)				
Less than $5,000	11.6	9.4	8.8	13.9
$5,000–9,999	10.8	9.2	6.4	13.9
$10,000–19,999	17.5	17.6	16.6	18.2
$20,000–29,999	15.1	13.9	17.4	12.8
$30,000–49,999	21.2	23.1	22.1	20.7
$50,000 or more	23.8	26.8	28.7	20.7
Average total income in 1994[3]	$33,783	$36,488	$37,445	$29,952

Table 1—Percentage distribution of master's degree students according to selected student, enrollment, and employment characteristics, by type of degree: 1995–96—Continued

	All master's-level students[1]	MBA students	Master's level-students (education)[2]	MA/MS students (except in education)
Enrollment characteristics				
Timing of graduate enrollment				
Less than 1 year	16.3	9.1	12.4	19.0
1–2 years	24.5	29.0	22.9	24.9
3–6 years	30.2	34.1	25.9	29.8
7 years or more	28.9	27.7	38.9	26.3
Attendance pattern				
Full-time, full-year	25.8	24.0	15.9	27.8
Full-time, part-year	9.9	8.1	10.5	11.0
Part-time, full-year	40.3	46.7	45.0	39.5
Part-time, part-year	24.0	21.2	28.6	21.7
Institution type				
Public	57.3	35.7	60.1	64.4
Private, not-for-profit	40.4	58.5	39.1	33.6
Private, for-profit	2.3	5.8	0.8	2.0
Other degrees				
Master's	18.0	19.5	20.8	17.1
Doctorate or first-professional	1.9	1.4	0.0	2.9
Employment characteristics				
Worked at all	84.3	87.2	85.9	83.2
Worked 35 or more hours per week[4]	57.4	76.3	67.3	47.5
Average hours worked per week[4]	36.6	42.8	38.8	33.5
Primary role while enrolled and working[4]				
Student working to meet expenses	37.4	15.1	25.0	57.1
Employee enrolled in school	62.6	84.9	75.0	42.9

[1]Includes students in master's programs not represented in the other columns.

[2]Includes students in MEd and MAT programs, and students in MA, MS, or "other" master's degree programs with a major in education.

[3]Includes spouse's income if married.

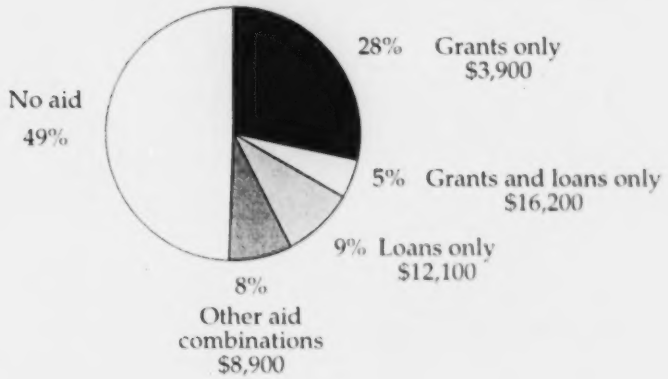
[4]Includes only students who were working.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Figure 2—Percentage of master's students receiving various types of aid and average annual amounts, by type of degree: 1995–96

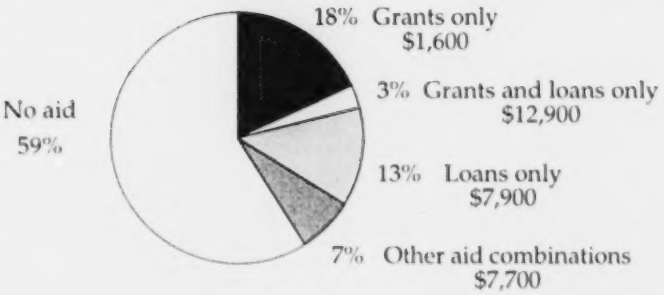
Master of Business Administration (MBA)



Aid type	Percent
Any aid	51
Grants	37
Loans	18
Assistantships	5

Average total aid: $7,400

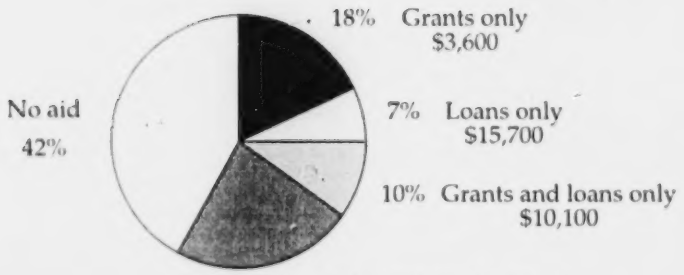
Education Master's Degree



Aid type	Percent
Any aid	41
Grants	23
Loans	18
Assistantships	4

Average total aid: $5,500

Master of Arts or Science (MA, MS, except education)



Aid type	Percent
Any aid	58
Grants	31
Loans	24
Assistantships	19

Average total aid: $8,700

NOTE: Grants include scholarships, fellowships, tuition waivers, and employer aid. Estimates of employer aid (and therefore grant aid) are known to be underestimates because information on employer aid was obtained primarily through student interviews, and not all students were interviewed.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

This is primarily due to the relatively large proportion receiving employer aid, which is considered grant aid. About half (49 percent) of all MBA students received aid from their employers, with so-aided students receiving an average of $4,800 in employer aid (figure 3).[8] In contrast, 22 percent of master's students in education programs and 19 percent in noneducation MA or MS programs received financial assistance from their employers.

Education (MEd, MAT, MA, MS, Other)

Students in education can earn a number of different master's-level degrees, including a Master of Arts (MA), Master of Science (MS), Master of Education (MEd), or Master of Arts in Teaching (MAT), among others. Often, different institutions award different degrees for similar programs. To get an accurate picture of master's-level graduate study in education, therefore, this analysis includes not only students enrolled in MEd and MAT programs but also students enrolled in MA, MS, and "other" master's programs whose major field of study was education.[9] Using this categorization, 28 percent of all master's students were in education.[10]

The relatively large proportion of master's students in education is related to teacher certification and recertification requirements and incentives for teachers and school and district administrators to continue their education. For example, although there are a variety of routes to certification, earning a master's degree is one way that bachelor's degree recipients can become certified to teach in many states. Also, because almost all of the nation's school districts provide salary premiums for advanced degrees, teachers have a strong incentive to enroll so they can advance on the salary schedule, and many do.[11] Finally, practicing teachers or administrators often return to school to earn a master's or doctoral degree to meet the qualifications for a higher level job (a principal, for example, or a promotion within a district's administration). In 1995–96, 59

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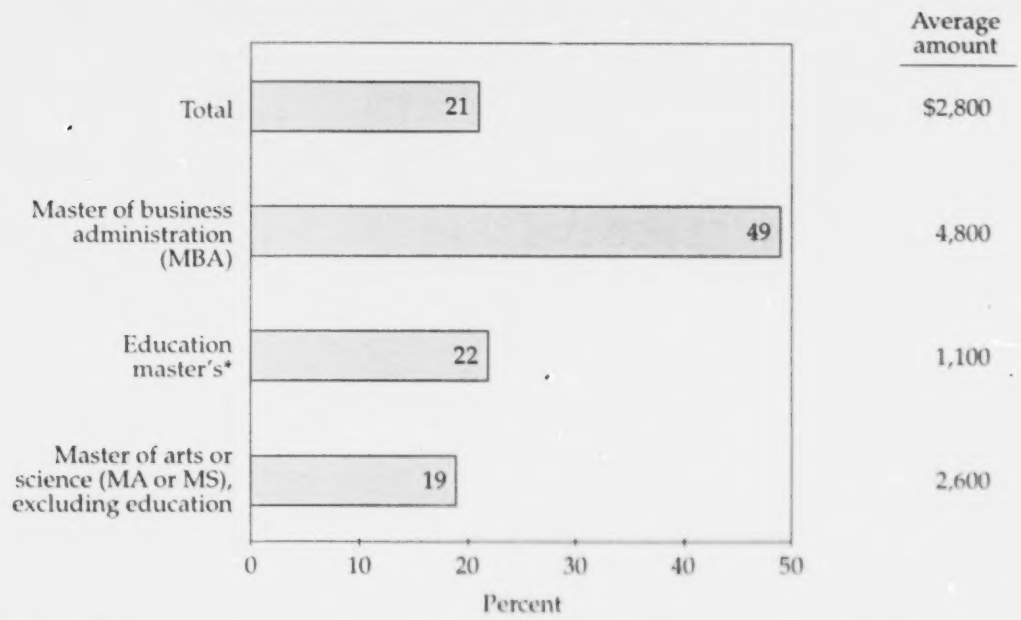
[8]The estimate of the percentage of students who received employer aid (49 percent) is larger than the estimate of the percentage who received grants (37 percent), as shown in figure 2, even though grants include employer aid. The reason is that the percentages shown in figure 2 were estimated using the weight based on all students participating in NPSAS:96, while the percentage receiving employer aid was estimated using the weight for the subsample of students who were interviewed. Estimates based on the study weight are biased downward because information on some types of aid, like employer aid, is sometimes only known if the student is interviewed. Therefore, for students for whom employer aid is a significant portion of the total aid received, the estimated percentage of students receiving employer aid may exceed the estimated percentage of students receiving any aid, because of the downward bias in the latter estimate.

[9]As compendium table 1.10 shows, 17 percent of master's students were in MEd and MAT programs; 21 percent were in MS programs; and 16 percent were in MA programs. About one-third (34 percent) of all MA students and 14 percent of MS students were in education (compendium table 1.12).

[10]Graduate Data Analysis System (DAS) not shown in table. Note that in the compendium tables the "Education" row includes only students in MEd and MAT programs. This was done so that in the compendium tables the MA and MS categories would provide a complete representation of all students in these degree programs.

[11]In 1993–94, 15 percent of beginning teachers (those in their first 3 years of teaching) had a master's degree, but among those with 20 or more years of experience, 54 percent had a master's degree. See R. Henke et al., *America's Teachers: Profile of a Profession, 1993–94* (NCES 97-460) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1997).

Figure 3—Percentage of master's degree students with employer aid, by type of degree, and average amount received by aided students: 1995–96



*Includes MEd, MAT, and MA, MS, or other master's degree with a major in education.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

percent of all master's students in education were employed as school teachers that year,[12] and some of those who were not working while enrolled would have been teachers before enrolling.

In some ways, education master's students were similar to MBA students. For example, in 1995–96, relatively few in either program (12 percent of education master's students and 9 percent of MBA students) had enrolled immediately after earning a bachelor's degree (table 1). In addition, in both programs, most students worked while enrolled (86 percent of education master's students and 87 percent of MBA students). Also, in both programs, a majority considered themselves to be primarily employees who enrolled in school rather than students who worked to meet expenses (75 percent of education students and 85 percent of MBA students). However, students pursuing master's degrees in education were less likely than MBA students to enroll full time, full year in 1995–96 (16 percent versus 24 percent).

Demographically, however, the two groups were different. Education master's students were slightly older than MBA students on average (34 years versus 31 years), and considerably

[12]Graduate Data Analysis System (DAS) not shown in table.

more likely to be 40 years or older (32 percent versus 14 percent). In addition, education students were predominantly female (74 percent), while MBA students were predominantly male (70 percent). The predominance of females in education reflects the fact that about 75 percent of all teachers are female.[13] Education students were less likely than MBA students to be Asian/Pacific Islander and more likely to be black, non-Hispanic.

Fifty-nine percent of master's students in education received no financial aid (figure 2), making them the least likely of the master's-level groups profiled here to receive aid. They were also much less likely than MBA students to receive employer aid (figure 3), consistent with the fact that teachers typically attend graduate school at their own expense.

Arts or Science (MA, MS), Except Education

The noneducation MA/MS students were spread across many fields of study, with no one field predominating: 21 percent were in engineering, computer science, or mathematics; 16 percent were in health fields; 16 percent were in the humanities; 14 percent were in life and physical sciences; 12 percent were in social sciences; 12 percent were in business-related fields; and the remaining 10 percent in other fields.[14] Nineteen percent enrolled in graduate school within a year of receiving their bachelor's degree (table 1).

Like the MBA and education master's students, the majority of noneducation MA/MS students attended less than full time, full year (72 percent) (table 1). However, their work patterns were quite different from those of the other two master's-level groups. While similar percentages of all three groups worked while enrolled (83 to 87 percent), the noneducation MA/MS students were less likely to work full time while enrolled than the other students (48 percent versus 67 percent of education master's students and 76 percent of MBA students). Furthermore, among those who worked, the noneducation MA/MS students were much more likely than the others to consider themselves students working to meet expenses rather than employees enrolled in school (57 percent versus 15 percent of MBA students and 25 percent of education master's students).

On average, the noneducation master's students had lower incomes (including spouses' incomes if married) than the MBA and education master's students ($30,000 versus $36,000 and $37,000, respectively). Fifty-eight percent of the noneducation MA/MS students received financial aid, averaging $8,700 for those with aid (figure 2). They were much more likely than MBA and education students to have assistantships (19 percent versus 4 percent of education master's

[13]R. Henke et al., *America's Teachers: Profile of a Profession, 1993–94*.

[14]Graduate Data Analysis System (DAS) not shown in table. Although the proportion of students enrolled in engineering, computer science, or mathematics (21 percent) appears to be larger than the proportions enrolled in other fields, the differences between those in the other fields and those in the named fields are not statistically significant.

students and 5 percent of MBA students), and much less likely than MBA students to have employer aid (19 percent versus 49 percent) (figure 3).

DOCTORAL DEGREE STUDENTS

The enrollment patterns of doctoral degree students differed from those of master's degree students in 1995–96. For example, doctoral students were much more likely than master's degree students to enroll full time, full year (46 percent versus 26 percent) (tables 2 and 1). In addition, they were distributed over a wide range of fields of study, while master's-level students were concentrated in education (29 percent) and business/management (26 percent), with no other field accounting for more than 9 percent of the total (compendium table 1.12).

The demographic characteristics of master's and doctoral students differed as well. While women outnumbered men (56 percent to 44 percent) at the master's level, students at the doctoral level were predominantly male (61 percent) (tables 1 and 2). Similar proportions of master's and doctoral degree students were black, non-Hispanic (about 7 percent) or Hispanic (4 to 5 percent), but doctoral students were more likely than master's students to be Asian/Pacific Islander (17 percent versus 10 percent). This difference was due, at least in part, to the relatively large number of foreign students at the doctoral level: 10 percent of doctoral students, compared with 4 percent of master's students, were noncitizens not eligible for federal financial aid. Among all graduate and first-professional students who were noncitizens not eligible for financial aid, 71 percent were Asian/Pacific Islander (compendium table 1.5).

At the doctoral level, 70 percent of the students were enrolled in Doctor of Philosophy (PhD) programs; 12 percent were enrolled in doctoral programs in education (EdD); and 18 percent were enrolled in other doctoral programs (compendium table 1.11).[15] The two groups profiled here, PhD and EdD students, differed from each other quite notably in terms of their demographic, enrollment, and employment characteristics.

Doctor of Philosophy (PhD)

Among students enrolled in PhD programs in 1995–96, 25 percent began their graduate program within a year of earning their bachelor's degree (table 2). Another 27 percent enrolled 1–2 years after earning their bachelor's degree, and the remaining half enrolled 3 or more years later. About two-thirds (68 percent) held a master's degree, and another 6 percent a doctorate or a first-professional degree. The average PhD student was 32 years old. Almost half (47 percent) were in the sciences or social sciences (figure 4).

[15]Examples of these other degree programs include Doctor of Business Administration, Doctor of Fine Arts, Doctor of Engineering, and Doctor of Public Administration.

Table 2—Percentage distribution of doctoral degree students according to selected student, enrollment, and employment characteristics, by type of degree: 1995–96

	All doctoral-level students[1]	PhD students	EdD students
Total	100.0	100.0	100.0
Student characteristics			
Gender			
Male	60.8	62.4	45.6
Female	39.2	37.6	54.4
Age			
Under 25 years	9.5	10.2	0.0
25–29 years	32.0	36.0	9.9
30–34 years	24.0	22.4	20.0
35–39 years	12.6	14.3	10.9
40 years or over	21.9	17.0	59.3
Average age	33.2	32.2	41.4
Race–ethnicity			
American Indian/Alaskan Native	0.4	0.5	0.0
Asian/Pacific Islander	17.4	16.8	10.7
Black, non-Hispanic	7.4	7.2	19.3
Hispanic	4.0	4.4	4.8
White, non-Hispanic	68.8	69.2	63.2
Other	2.0	1.9	2.0
Citizenship			
U.S. citizen	83.3	81.7	87.8
Noncitizen, eligible for federal aid	6.4	6.6	6.3
Noncitizen, not eligible for federal aid	10.3	11.6	5.9
Marital status			
Married	40.1	37.0	67.3
Not married or separated	59.9	63.0	32.7
Marital/dependent status			
Dependents	29.5	26.9	54.3
No dependents			
Unmarried	51.6	55.0	23.9
Married	18.9	18.1	21.9
Income in 1994 (including spouse's)			
Less than $5,000	13.6	15.9	1.6
$5,000–9,999	10.2	11.3	2.7
$10,000–19,999	23.5	23.5	16.4
$20,000–29,999	12.8	12.9	10.1
$30,000–49,999	17.7	16.8	20.3
$50,000 or more	22.3	19.7	49.0
Average total income in 1994[2]	$33,080	$30,007	$59,082

Table 2—Percentage distribution of doctoral degree students according to selected student, enrollment, and employment characteristics, by type of degree: 1995–96—Continued

	All doctoral-level students[1]	PhD students	EdD students
Enrollment characteristics			
Timing of graduate enrollment			
Less than 1 year	24.2	25.0	4.6
1–2 years	22.7	26.6	2.7
3–6 years	23.2	23.3	14.0
7 years or more	29.9	25.1	78.7
Attendance pattern			
Full-time, full-year	46.1	51.3	15.7
Full-time, part-year	7.5	5.5	8.7
Part-time, full-year	36.7	36.3	49.3
Part-time, part-year	9.7	6.9	26.3
Institution type			
Public	62.6	64.0	50.3
Private, not-for-profit	34.5	31.7	49.7
Private, for-profit	2.9	4.3	0.0
Other degrees			
Master's	67.1	67.9	83.3
Doctorate or first-professional	4.9	6.0	5.6
Employment characteristics			
Worked at all	76.4	75.7	97.5
Worked 35 or more hours per week[3]	35.8	32.3	82.6
Average hours worked per week[3]	31.8	31.1	44.2
Primary role while enrolled and working[3]			
Student working to meet expenses	73.7	80.0	17.7
Employee enrolled in school	26.3	20.0	82.3

[1]Includes students in doctoral programs not represented in the other columns.

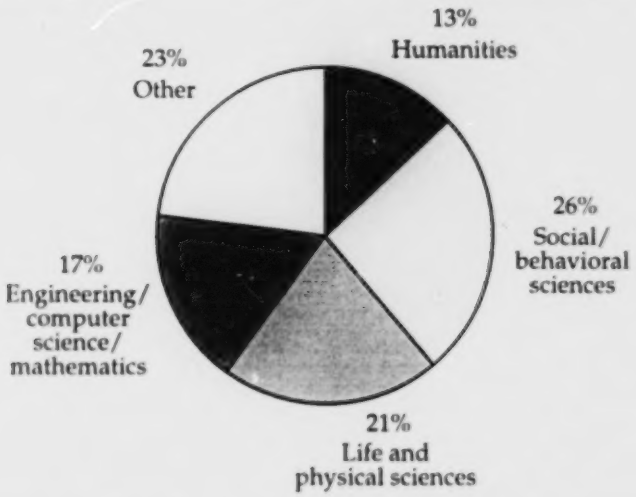
[2]Includes spouse's income if married.

[3]Includes only students who were working.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Figure 4—Percentage distribution of PhD students, by field of study: 1995–96



NOTE: "Other" includes education, business/management, health, law, and all other fields of study not included in one of the other categories.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Sixty-two percent of all PhD students were male; 69 percent were white, non-Hispanic, and 17 percent were Asian/Pacific Islander (table 3). Twelve percent were noncitizens not eligible for federal financial aid (table 2).[16] Seventy percent of this noncitizen group were Asian/ Pacific Islander, compared with 10 percent of other PhD students.[17] The noncitizen group was heavily concentrated in science (30 percent) and engineering/computer science/mathematics (31 percent).[18] In these two areas, they accounted for 17 percent and 21 percent, respectively, of all PhD students.

About half (51 percent) of all PhD students enrolled full time for the full year (table 2). About three-quarters (76 percent) worked while enrolled, and among those who worked, the average number of hours worked per week was 31. Nevertheless, 80 percent of all PhD students who worked (and 87 percent of those enrolled full time, full year; compendium table 4.3) considered themselves students working to meet expenses rather than employees who decided to enroll in school.

[16]Note that the NPSAS estimate of the proportion of graduate students (master's and doctoral) who were in the noncitizen, not eligible for financial aid category (primarily foreign students) is smaller than the proportion of nonresident aliens (also primarily foreign students) reported in the *Digest of Education Statistics 1997* (NCES 98-015) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1997) based on data from the Integrated Postsecondary Education Data System (IPEDS), 5.0 percent versus 10.4 percent.

[17]Graduate Data Analysis System (DAS) not shown in table.

[18]Graduate Data Analysis System (DAS) not shown in table.

Table 3—Percentage distribution of first-professional degree students according to selected student, enrollment, and employment characteristics, by type of degree: 1995–96

	All first-professional students[1]	Medicine (MD)	Law (LLB or JD)
Total	100.0	100.0	100.0
Student characteristics			
Gender			
Male	59.7	61.2	55.8
Female	40.4	38.8	44.2
Age			
Under 25 years	38.3	44.8	41.2
25–29 years	39.9	45.6	38.5
30–34 years	9.2	5.0	7.9
35–39 years	6.5	2.0	6.6
40 years or over	6.1	2.7	5.9
Average age	27.5	25.8	27.4
Race–ethnicity			
American Indian/Alaskan Native	1.0	1.5	1.0
Asian/Pacific Islander	10.0	20.7	5.3
Black, non-Hispanic	6.0	6.7	7.2
Hispanic	6.6	5.1	10.9
White, non-Hispanic	75.7	65.3	74.9
Other	0.7	0.7	0.6
Citizenship			
U.S. citizen	95.3	94.0	97.2
Noncitizen, eligible for federal aid	3.3	3.8	2.2
Noncitizen, not eligible for federal aid	1.4	2.2	0.6
Marital status			
Married	25.0	18.9	18.9
Not married or separated	75.0	81.1	81.1
Marital/dependent status			
Dependents	15.8	11.0	13.4
No dependents			
Unmarried	70.3	76.5	75.7
Married	13.9	12.5	10.9
Income in 1994 (including spouse's)			
Less than $5,000	40.4	51.1	37.1
$5,000–9,999	15.8	15.7	17.2
$10,000–19,999	17.1	13.7	16.9
$20,000–29,999	9.5	7.4	9.8
$30,000–49,999	9.5	8.8	9.3
$50,000 or more	7.7	3.4	9.8
Average total income in 1994[2]	$16,494	$10,751	$18,848

Table 3—Percentage distribution of first-professional degree students according to selected student, enrollment, and employment characteristics, by type of degree: 1995–96—Continued

	All first-professional students[1]	Medicine (MD)	Law (LLB or JD)
Enrollment characteristics			
Timing of graduate enrollment			
Less than 1 year	38.9	56.9	38.6
1–2 years	28.7	24.3	33.5
3–6 years	18.2	8.4	19.2
7 years or more	14.2	10.5	8.8
Attendance pattern			
Full-time, full-year	80.7	92.9	77.4
Full-time, part-year	6.2	3.6	5.9
Part-time, full-year	10.1	1.6	14.3
Part-time, part-year	3.0	1.8	2.4
Institution type			
Public	41.6	63.3	30.8
Private, not-for-profit	58.4	36.7	69.2
Private, for-profit	0.0	0.0	0.0
Other degrees			
Master's	7.4	9.9	7.3
Doctorate or first-professional	5.5	7.6	5.1
Employment characteristics			
Worked at all	50.4	30.8	56.1
Worked 35 or more hours per week[3]	17.0	15.0	17.0
Average hours worked per week[3]	24.8	26.7	25.3
Primary role while enrolled and working[3]			
Student working to meet expenses	76.4	87.5	82.5
Employee enrolled in school	23.6	12.5	17.5

[1]Includes students in first-professional programs not represented in the other columns.

[2]Includes spouse's income if married.

[3]Includes only students who were working.

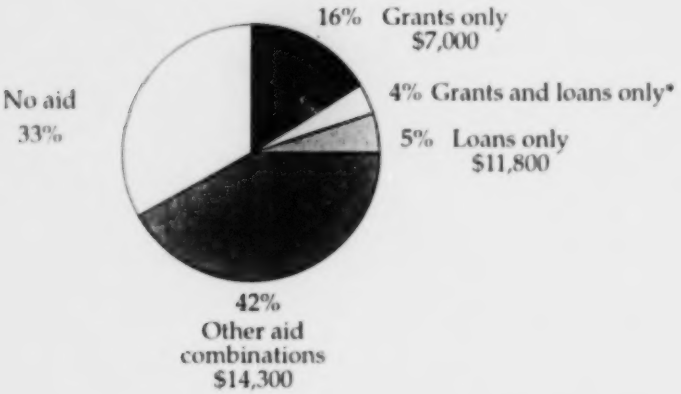
NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

In most cases, students' work appeared to be related to their studies: 89 percent of those who worked reported that their principal job was closely related to their studies, and another 5 percent reported that it was somewhat related.[19] More than 9 out of 10 thought that their work was helping to prepare them for their career (93 percent) and was giving them experience for future employment (92 percent) (compendium table 4.4). These data reflect the large proportion of PhD students (41 percent) who had teaching or research assistantships (figure 5).

Figure 5—Percentage of doctoral students receiving various types of aid and average annual amounts, by type of degree: 1995–96

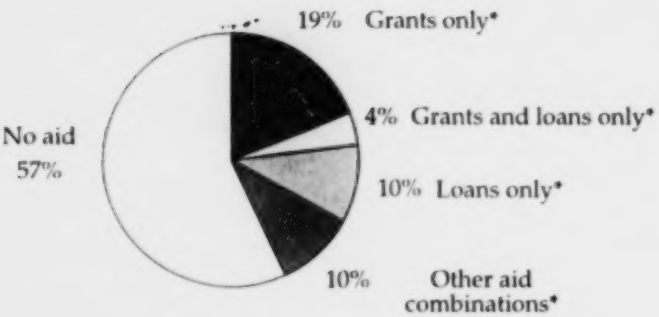
Doctor of Philosophy (PhD)



Aid type	Percent
Any aid	67
Grants	40
Loans	19
Assistantships	41

Average total aid: $12,500

Doctor of Education (EdD)



Aid type	Percent
Any aid	43
Grants	27
Loans	14
Assistantships	10

Average total aid: $5,800

*Too few cases for a reliable estimate of amount.

NOTE: Grants include scholarships, fellowships, tuition waivers, and employer aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

[19]Graduate Data Analysis System (DAS) not shown in table.

Two-thirds of all PhD students received some type of financial aid. Most commonly, aided students received grants, assistantships, or both as part of their aid package. The percentage of PhD students receiving assistantships (41 percent) was much higher than that for master's students (10 percent), EdD students (10 percent), or first-professional students (4 percent) (figure 5 and compendium table 2.1).

Doctor of Education (EdD)[20]

Students who enroll in EdD programs relatively rarely start within a year of earning a bachelor's degree (5 percent in 1995–96) (table 2). Instead, they typically return after a number of years of teaching (14 percent were teachers[21]) or working in an administrative position, often so they can advance in their careers or move to a higher position on a salary schedule. Seventy-nine percent of EdD students had delayed at least 7 years after they earned their bachelor's degrees before beginning their graduate programs. Consequently, students pursuing an EdD tended to be much older than PhD students. Fifty-nine percent were 40 years or older (versus 17 percent of PhD students), and their average was 41 years (versus 32 years for PhD students) (table 2). Most EdD students already had a master's degree (83 percent), and another 6 percent had another doctorate or a first-professional degree.

Relatively few EdD students enrolled full time, full year (16 percent versus 51 percent of PhD students). Virtually all EdD students worked while enrolled (98 percent), and 83 percent worked at least 35 hours per week. Eighty-two percent of those who worked described themselves as employees who decided to enroll in school as opposed to students working to meet expenses. In this way, they were quite different from PhD students, among whom 80 percent described themselves as students working to meet expenses. EdD students who were working while enrolled had average incomes (including their spouses' incomes if married) of $59,000 in 1994.

Reflecting their predominantly part-time enrollment and full-time employment, EdD students were much less likely than PhD students to receive financial aid (figure 5). In fact, their aid pattern resembled that of master's students in education (figures 2 and 5). The same proportion (22 percent) of education students at each level received employer aid (figure 3 and compendium table 3.3a).

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[20]There are additional doctoral-level students in education; they earn PhD degrees. In 1995–96, 7 percent of PhD students were in education. Generally, EdD students are oriented toward teaching or administration, while PhD students are oriented toward research and postsecondary faculty positions. However, there are many exceptions, and some institutions prepare students for both types of careers but offer only one doctoral-level degree in education.

[21]Graduate Data Analysis System (DAS) not shown in table.

FIRST-PROFESSIONAL STUDENTS

First-professional programs include medicine, other health-related fields (such as chiropractic, dentistry, optometry, osteopathic medicine, pharmacy, and veterinary medicine), law, and theology. In 1995–96, 44 percent of all first-professional students were enrolled in law school; 33 percent were pursuing a health-related degree other than an MD; 20 percent were enrolled in an MD program; and 3 percent were studying theology (compendium table 1.11).

With an average age of 28, first-professional students tended to be younger than master's degree or doctoral students, whose average ages were 32 and 33 years, respectively (tables 1, 2, and 3). First-professional students also were much more likely to enroll full time, full year (81 percent versus 26 percent of master's students and 46 percent of doctoral students).

In terms of financing their education, the principal way in which first-professional students differ from master's and doctoral students is their heavy reliance on borrowing, even when considering only full-time, full-year students. About three-quarters (74 percent) of full-time, full-year first-professional students borrowed in 1995–96, compared with 43 percent of full-time master's students and 27 percent of full-time doctoral students (compendium table 2.1). Full-time, full-year first-professional students borrowed more, on average, as well: $16,900 versus $11,500 for master's degree students, and $10,300 for doctoral students (compendium table 2.2).

Fifty-seven percent of first-professional students borrowed the maximum Stafford loan, which was $8,500. They were far more likely to do so than were master's students (12 percent) or doctoral students (9 percent) (compendium table 2.8).

Medicine (MD)

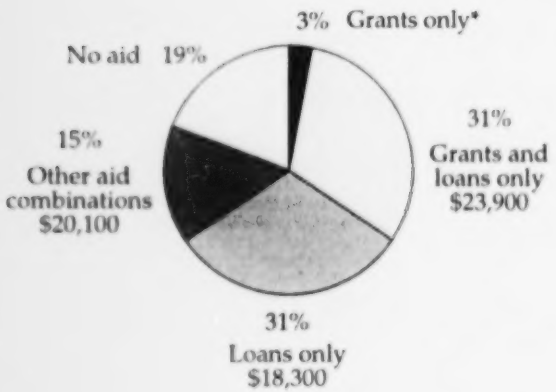
In 1995–96, medical students tended to enroll either immediately after receiving their bachelor's degree (57 percent) or within 1 to 2 years (another 24 percent), and almost all (93 percent) enrolled full time, full year (table 3). The majority of medical students were male (61 percent). In addition, medical students were most likely to be white, non-Hispanic (65 percent) or Asian/Pacific Islander (21 percent).

Although 31 percent of medical students worked while enrolled, 88 percent of those who worked considered themselves primarily students working to meet expenses. Among students who worked, the average number of hours they worked per week was 27. Thirty-two percent of the medical students who worked but considered themselves primarily students reported that working restricted their choice of classes (compendium table 4.5).

Eighty-one percent of all medical students received some type of financial aid (figure 6), and the average amount received by aided students was $20,700. Medical students were much more likely than any other students profiled here except law students to take out loans (71 percent versus between 14 and 24 percent of other groups) (figures 2, 5, and 6). Among those who completed in 1995–96, the average amount medical students borrowed for their graduate education was $55,900 (compendium table 2.15).

Figure 6—Percentage of first-professional students receiving various types of aid and average annual amounts: 1995–96

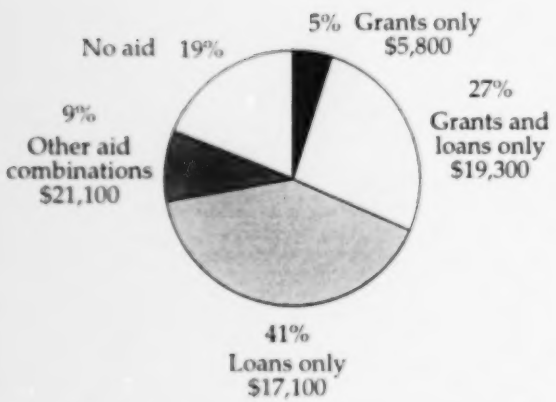
Medicine (MD)



Aid type	Percent
Any aid	81
Grants	40
Loans	71
Assistantships	7

Average total aid: $20,700

Law (LLB or JD)



Aid type	Percent
Any aid	81
Grants	36
Loans	75
Assistantships	3

Average total aid: $17,600

*Too few cases for a reliable estimate of amount.

NOTE: Grants include scholarships, fellowships, tuition waivers, and employer aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Among medical students with aid, the aid covered an average of 78 percent of their (attendance-adjusted) student budgets (compendium table 2.10). For aided master's and doctoral students, aid covered an average of 58 and 67 percent of their budgets, respectively.

Law (LLB, JD)

Although law students were less likely than medical students to enroll immediately after receiving their bachelor's degree (39 percent versus 57 percent), the majority still enrolled within 2 years of graduating (table 3). The majority of law students attended full time, full year (77 percent). However, this was a lower percentage than for medical students (93 percent).

The majority of law students were male (56 percent). In addition, the majority were white, non-Hispanic (75 percent). Asian/Pacific Islanders made up a smaller proportion of law students (5 percent) than of medical students (21 percent).

Fifty-six percent of all law students worked while enrolled, a greater proportion than medical students, 31 percent of whom did so. Like medical students, however, most of those who worked considered themselves students working to meet expenses (83 percent for law students and 88 percent for medical students).

Eighty-one percent of law students received some financial aid (the same percentage as medical students) (figure 6). The average amount received by aided law students was $17,600. Like medical students, they depended heavily on loans, with 75 percent borrowing in 1995–96. Among those who completed school in 1995–96, law students had borrowed an average of $47,400 for their graduate education (compendium table 2.15).

CONCLUSION

Graduate and first-professional students represent a diverse group. This report has summarized some of the major differences among students seeking various types of degrees. One of the clear differences is how the various groups combine school and work. At the master's level, graduate study is primarily a part-time activity. MBA students and students seeking master's degrees in education are particularly likely to work full time while enrolled and to consider themselves primarily employees who have decided to go to school as opposed to students working to pay their expenses. PhD students, on the other hand, are more likely to enroll full time. While many of them work while enrolled, many of their jobs are related to their studies (such as assistantships), and most consider themselves primarily students rather than employees. EdD students appear to be very different from PhD students. They tend to enroll at a much later stage in their

careers and attend part time while continuing to work full time. In contrast, first-professional students tend to enroll soon after earning their bachelor's degrees and attend full time.

Students in the various types of degree programs differ in terms of how they finance their education as well. At the master's level, for example, about half of all MBA students received aid from their employers, a much greater percentage than for students in other master's degree programs. On the other hand, master's degree students in fields other than education were more likely than other master's-level students to get assistantships (about 19 percent received them). The majority of master's degree students in education received no aid at all. Two-thirds of all PhD students received some type of aid, most commonly grants, assistantships, or both. Consistent with the fact that they tended to be enrolled part time and to work full time, the majority of EdD students did not receive any aid. Law and medical students, most of whom attend full time, rely the most heavily on loans, with law students borrowing an average of $47,400 for their graduate education, and medical students borrowing an average of $55,900.

TABLE COMPENDIUM

SECTION 1: STUDENT AND ENROLLMENT CHARACTERISTICS

INSTITUTION TYPE AND DEGREE PROGRAM

- Among graduate and first-professional students, just over half attended public institutions (14 percent attended nondoctorate-granting institutions and 43 percent attended doctorate-granting institutions) (table 1.1). Of students who attended full time, full year, 6 percent attended public nondoctorate-granting institutions and 50 percent attended public doctorate-granting institutions.
- Fifty-six percent of the students participating in graduate and first-professional degree programs were enrolled in master's programs, compared with 12 percent each in doctoral and first-professional programs (table 1.2). The remaining 20 percent were enrolled in post-baccalaureate certificate programs or were taking graduate courses without being enrolled in a certificate or degree program.

STUDENT CHARACTERISTICS

- The majority of graduate and first-professional students (54 percent) were women. At the master's level, the majority also were women (56 percent). However, at the doctoral and first-professional level, the majority of students were men (about 60 percent each) (table 1.3).
- At the master's level, the gender distribution of students varied by type of degree. Men outnumbered women by a large margin (70 percent versus 30 percent) in MBA programs, while the reverse was true in education master's (MAT and MEd) programs (75 percent women versus 25 percent men). There were more women than men in MA programs (65 percent versus 35 percent), but men and women were about equally represented in Master's of Science programs.
- At the doctoral level, men outnumbered women in PhD programs (62 percent versus 38 percent), but similar numbers of men and women sought doctoral degrees in education.
- Men outnumbered women in all types of first-professional degree programs: 61 percent of the students in medicine were male, as were 57 percent of those in other health sciences, 56 percent of those in law, and 98 percent of those in theology.
- First-professional degree students were the youngest, with an average age of 28 years. Master's and doctoral students were 32 and 33 years old, respectively, on average.

- On average, students working toward graduate degrees in education were older than students working toward other graduate degrees. Those seeking a master's in education (MEd or MAT) were 35 years of age, on average, slightly older than MS, MA, or MBA students, whose average ages were 31 to 32 years. At the doctoral level, education students were 41 years old, on average, while PhD students were 32 years.
- Thirty-one percent of all graduate and first-professional students had dependents other than spouses, and 9 percent were single parents (table 1.4).
- In the aggregate, 76 percent of all graduate and first-professional students were white, non-Hispanic, but the racial–ethnic distribution of these students varied by degree level: 10 percent of master's and first-professional students were Asian/Pacific Islander, compared with 17 percent of doctoral students (table 1.5).
- At the doctoral level, 10 percent of the students were noncitizens who were not eligible for federal financial aid, compared with 4 percent of master's degree students and 1 percent of first-professional students (table 1.6).
- Among Asian/Pacific Islander graduate and first-professional students, 28 percent were noncitizens who were not eligible for federal financial aid, and another 14 percent were noncitizens who were eligible for aid.
- Most first-professional students (80 percent) attended exclusively full time while enrolled, whereas 47 percent of doctoral students and 31 percent of master's students did so (table 1.7). Similarly, most first-professional students (81 percent) attended full time, full year, while about half (46 percent) of doctoral and a quarter (26 percent) of master's students did so (table 1.8). At the doctoral level, EdD students were much less likely than PhD students to attend full time, full year (16 percent versus 51 percent).
- First-professional students who attended full time, full year in 1995–96 had an average income of $14,400 in 1994, which was considerably less than the $24,600 and $26,600 average incomes of full-time, full-year master's and doctoral students that year (table 1.9).
- Forty-four percent of 1995–96 full-time, full-year first-professional students had 1994 incomes under $5,000, compared with 18 percent each of full-time, full-year master's and doctoral students. An additional 33 percent of full-time, full-year first-professional students had incomes at or above $5,000 but below $20,000.
- Graduate and first-professional students who attended part time for the full year in 1995–96 had an average income of $35,900 in 1994.

TYPES OF DEGREES AND FIELD OF STUDY

- At the master's degree level, 21 percent of the students were in MS programs; 19 percent were in MBA programs; 17 percent were in MEd or MAT programs; and 16 percent were in MA programs. The remaining 27 percent were in other master's degree programs (table 1.10).

- At the doctoral level, 70 percent of the students were in PhD programs, and 12 percent were in EdD programs (table 1.11). The rest (18 percent) were in other doctoral degree programs.
- Among first-professional students, 44 percent were in law; 20 percent were in medicine; and 33 percent were in other health science degree programs (table 1.11). The remaining 3 percent were theology students.
- Among PhD students, 26 percent were in social/behavioral science fields; 21 percent were in life and physical science fields; and 17 percent were in engineering, computer science, or mathematics (table 1.12).
- Thirty percent of all noncitizens who were not eligible for federal aid (primarily foreign students) were studying engineering, computer science, or mathematics, a considerably larger percentage than among U.S. citizens, 7 percent of whom were in these fields.

EXPENSES

- Full-time, full-year first-professional students had an average budget of $24,600, which was considerably higher than the budgets for full-time, full-year master's and doctoral students ($18,700 and $20,000, respectively) (table 1.13).
- Part-time, full-year first-professional students paid an average tuition of $8,700, which was more than twice the average tuition paid by part-time, full-year master's and doctoral students ($3,600 and $3,500, respectively).

TIMING OF GRADUATE ENROLLMENT

- First-professional students were the most likely to enroll within a year of receiving their bachelor's degree (39 percent versus 16 percent of master's degree students and 24 percent of doctoral degree students) (table 1.14).

Table 1.1—Percentage distribution of graduate and first-professional students according to institution type: 1995–96

	Public		Private, not-for-profit		
	Nondoctorate-granting	Doctorate-granting	Nondoctorate-granting	Doctorate-granting	Private, for-profit
			All students		
Total	14.2	43.4	12.3	28.5	1.7
Degree program					
Master's degree	16.7	40.6	17.0	23.4	2.3
Doctoral degree	(*)	62.6	(*)	34.5	2.9
First-professional degree	(*)	41.6	(*)	58.4	0.0
Other graduate program	24.2	40.5	13.5	21.7	0.1
Master's degree					
Business administration (MBA)	8.7	27.0	29.0	29.5	5.8
Master of science (MS)	12.2	51.6	17.9	17.1	1.2
Master of arts (MA)	22.4	38.4	12.1	24.9	2.2
Education (MEd, MAT)	23.3	39.1	17.7	18.8	1.2
Other	17.5	44.4	8.9	27.6	1.6
Doctoral degree					
Doctor of philosophy (PhD)	(*)	64.0	(*)	31.7	4.3
Doctor of education (EdD)	(*)	50.3	(*)	49.7	0.0
Other	(*)	68.4	(*)	31.6	0.0
First-professional degree					
Medicine (MD)	(*)	63.3	(*)	36.7	0.0
Other health science degree	(*)	57.0	(*)	43.0	0.0
Law (LLB or JD)	(*)	30.8	(*)	69.2	0.0
Theology (MDiv, MHL, BD)	(*)	0.0	(*)	100.0	0.0
Income in 1994 (including spouse's)					
Less than $5,000	8.6	46.3	5.2	39.6	0.4
$5,000–9,999	13.6	50.0	8.0	27.4	1.0
$10,000–19,999	12.1	46.0	10.9	29.4	1.5
$20,000–29,999	14.3	44.3	13.0	26.9	1.5
$30,000–49,999	17.2	39.3	15.3	26.0	2.1
$50,000 or more	16.7	39.1	16.9	24.7	2.7
Attendance pattern					
Full-time, full-year	6.2	49.7	6.1	35.7	2.3
Full-time, part-year	14.7	41.9	13.8	28.2	1.4
Part-time, full-year	15.7	42.1	15.3	25.6	1.3
Part-time, part-year	22.2	38.7	15.2	22.4	1.5

Table 1.1—Percentage distribution of graduate and first-professional students according to institution type: 1995–96—Continued

	Public		Private, not-for-profit		
	Nondoctorate-granting	Doctorate-granting	Nondoctorate-granting	Doctorate-granting	Private, for-profit
	Full-time, full-year students				
Total	6.2	49.7	6.1	35.7	2.3
Degree program					
Master's degree	10.3	49.0	11.9	26.2	2.7
Doctoral degree	(*)	60.2	(*)	33.9	5.9
First-professional degree	(*)	45.4	(*)	54.6	0.0
Other graduate program	22.1	44.2	10.2	23.3	0.2
Master's degree					
Business administration (MBA)	8.5	35.6	12.0	37.3	6.6
Master of science (MS)	9.1	57.7	21.5	10.4	1.4
Master of arts (MA)	15.1	43.5	5.4	31.7	4.3
Education (MEd, MAT)	15.5	37.8	15.4	25.3	6.0
Other	8.0	55.8	7.4	28.6	0.2
Doctoral degree					
Doctor of philosophy (PhD)	(*)	57.3	(*)	35.0	7.7
Doctor of education (EdD)	(*)	—	(*)	—	—
Other	(*)	68.8	(*)	31.2	0.0
First-professional degree					
Medicine (MD)	(*)	63.3	(*)	36.7	0.0
Other health science degree	(*)	59.1	(*)	40.9	0.0
Law (LLB or JD)	(*)	30.6	(*)	69.4	0.0
Theology (MDiv, MHL, BD)	(*)	—	(*)	—	—
Income					
Less than $5,000	4.4	50.0	2.1	42.9	0.6
$5,000–9,999	6.5	56.4	4.6	31.7	0.8
$10,000–19,999	7.0	50.5	7.3	33.6	1.6
$20,000–29,999	7.9	49.7	9.2	29.7	3.4
$30,000–49,999	5.2	47.1	8.1	36.6	3.0
$50,000 or more	7.0	39.1	9.8	36.5	7.6

—Sample size too small for a reliable estimate.

*Not applicable.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.2—Percentage distribution of graduate and first-professional students according to type of degree, by attendance pattern and institution type: 1995–96

	Master's degree	Doctoral degree	First-professional degree	Other graduate program
		All students		
Total	56.3	12.4	11.6	19.7
Institution type				
Public				
Nondoctorate-granting	66.3	(*)	(*)	33.7
Doctorate-granting	52.7	17.9	11.1	18.4
Private, not-for-profit				
Nondoctorate-granting	78.2	(*)	(*)	21.8
Doctorate-granting	46.3	15.0	23.7	15.0
Private for-profit	76.9	21.6	0.0	1.5
Attendance pattern				
Full-time, full-year	46.2	18.1	29.4	6.3
Full-time, part-year	61.0	10.1	7.8	21.2
Part-time, full-year	68.0	13.6	3.5	15.0
Part-time, part-year	52.4	4.6	1.3	41.7
		Full-time, full-year students		
Total	46.2	18.1	29.4	6.3
Institution type				
Public				
Nondoctorate-granting	77.3	(*)	(*)	22.7
Doctorate-granting	45.6	21.9	26.9	5.6
Private, not-for-profit				
Nondoctorate-granting	89.5	(*)	(*)	10.5
Doctorate-granting	33.8	17.2	44.9	4.1
Private for-profit	53.0	46.4	0.0	0.6

*Not applicable.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.3—Percentage distribution of graduate and first-professional students according to gender and age, and average age, by selected enrollment and institution characteristics: 1995–96

	Gender		Age					
	Male	Female	Under 25 years	25–29 years	30–34 years	35–39 years	40 years or older	Average age
Total	46.6	53.5	17.4	32.5	17.1	10.9	22.2	32.4
Master's degree	44.1	55.9	16.4	33.2	18.0	11.0	21.4	32.3
Public	41.9	58.1	17.7	33.9	16.9	10.1	21.3	32.0
Nondoctorate-granting	37.1	62.9	14.6	29.1	15.3	10.9	30.2	33.8
Doctorate-granting	43.9	56.1	19.0	35.9	17.5	9.9	17.7	31.3
Private, not-for-profit	45.9	54.1	15.2	32.5	19.1	12.1	21.1	32.6
Nondoctorate-granting	37.3	62.8	11.1	27.5	19.4	13.3	28.8	34.4
Doctorate-granting	52.2	47.8	18.2	36.2	18.8	11.2	15.6	31.3
Doctoral degree	60.8	39.2	9.5	32.0	24.0	12.6	21.9	33.2
Public	62.9	37.1	8.7	33.9	24.4	14.0	19.1	32.6
Private, not-for-profit	59.4	40.6	11.9	30.9	25.3	10.0	21.8	33.2
First-professional degree	59.7	40.4	38.3	39.9	9.2	6.5	6.1	27.5
Public	55.3	44.7	42.6	40.2	8.9	4.7	3.6	26.5
Private, not-for-profit	62.8	37.2	35.2	39.7	9.4	7.8	7.9	28.2
Master's degree								
Business administration (MBA)	70.1	29.9	13.0	39.2	23.5	10.0	14.4	31.3
Master of science (MS)	47.8	52.3	17.0	39.4	17.9	9.9	15.8	31.0
Master of arts (MA)	35.3	64.7	19.8	30.0	15.9	12.5	21.9	32.4
Education (MEd, MAT)	25.3	74.7	13.6	25.3	16.6	12.4	32.2	34.7
Other	41.2	58.9	18.1	32.0	16.9	10.4	22.6	32.5
Doctoral degree								
Doctor of philosophy (PhD)	62.4	37.6	10.2	36.0	22.4	14.3	17.0	32.2
Doctor of education (EdD)	45.6	54.4	0.0	9.9	20.0	10.9	59.3	41.4
Other	64.0	36.1	9.3	30.9	35.0	7.9	17.0	32.2
First-professional degree								
Medicine (MD)	61.2	38.8	44.8	45.6	5.0	2.0	2.7	25.8
Other health science degree	57.4	42.6	38.6	39.8	11.0	6.7	3.9	27.0
Law (LLB or JD)	55.8	44.2	41.2	38.5	7.9	6.6	5.9	27.4
Theology (MDiv, MHL, BD)	98.1	1.9	9.7	37.5	25.2	18.6	9.0	31.1
Attendance pattern								
Full-time, full-year	52.1	48.0	29.3	38.9	14.5	7.8	9.5	29.0
Full-time, part-year	43.9	56.1	18.1	34.8	14.7	10.1	22.3	32.2
Part-time, full-year	45.5	54.5	11.8	30.7	19.5	12.6	25.4	33.5
Part-time, part-year	41.7	58.4	8.9	26.5	17.5	13.2	33.9	35.5

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.4—Percentage distribution of graduate and first-professional students according to marital/dependent and single parent status, by selected enrollment and institution characteristics: 1995–96

	Marital status and dependents			
	Unmarried, no dependents	Married, no dependents	Student has dependents	Single parent
Total	50.7	18.8	30.6	9.1
Master's degree	49.8	18.4	31.9	9.9
Public	50.8	18.4	30.8	10.1
Nondoctorate-granting	42.1	20.1	37.8	10.9
Doctorate-granting	54.4	17.7	27.9	9.8
Private, not-for-profit	49.2	18.5	32.4	9.5
Nondoctorate-granting	42.6	17.7	39.7	10.0
Doctorate-granting	53.9	19.0	27.0	9.2
Doctoral degree	51.6	18.9	29.5	7.7
Public	54.8	16.7	28.4	7.8
Private, not-for-profit	47.9	22.4	29.7	7.9
First-professional degree	70.3	13.9	15.8	4.3
Public	71.8	14.7	13.5	3.6
Private, not-for-profit	69.2	13.3	17.5	4.7
Master's degree				
Business administration (MBA)	53.0	16.6	30.5	10.0
Master of science (MS)	55.5	16.5	28.0	8.2
Master of arts (MA)	48.2	19.5	32.3	11.6
Education (MEd, MAT)	39.4	22.5	38.2	11.1
Other	52.6	17.5	29.8	8.3
Doctoral degree				
Doctor of philosophy (PhD)	55.0	18.1	26.9	7.6
Doctor of education (EdD)	23.9	21.9	54.3	8.3
Other	54.0	21.2	24.8	8.6
First-professional degree				
Medicine (MD)	76.5	12.5	11.0	4.2
Other health science degree	68.1	15.6	16.3	3.6
Law (LLB or JD)	75.7	10.9	13.4	4.7
Theology (MDiv, MHL, BD)	69.7	10.8	19.5	2.6
Attendance pattern				
Full-time, full-year	67.3	14.9	17.8	5.4
Full-time, part-year	50.4	17.4	32.2	11.8
Part-time, full-year	45.4	19.3	35.3	9.7
Part-time, part-year	36.8	23.6	39.6	11.5

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.5—Percentage distribution of graduate and first-professional students according to race–ethnicity, by selected student, enrollment, and institution characteristics: 1995–96

	White, non-Hispanic	Black, non-Hispanic	Hispanic	Asian/ Pacific Islander	American Indian/ Alaskan Native	Other
			All students			
Total	76.2	7.0	4.9	10.1	0.6	1.2
Master's degree	76.4	7.3	4.8	9.7	0.6	1.3
Public	75.5	7.0	5.8	9.6	0.6	1.6
Nondoctorate-granting	79.0	8.3	4.8	6.3	0.5	1.2
Doctorate-granting	74.0	6.4	6.2	10.9	0.7	1.8
Private, not-for-profit	77.7	7.5	3.4	10.1	0.5	0.9
Nondoctorate-granting	82.1	6.5	2.8	7.5	0.3	0.8
Doctorate-granting	74.5	8.2	3.8	11.9	0.6	0.9
Doctoral degree	68.8	7.4	4.0	17.4	0.4	2.0
Public	69.1	5.2	4.3	18.8	0.6	2.0
Private, not-for-profit	69.2	8.9	3.7	16.2	0.0	2.1
First-professional degree	75.7	6.0	6.6	10.0	1.0	0.7
Public	76.1	6.5	4.8	10.7	1.4	0.5
Private, not-for-profit	75.3	5.7	7.9	9.5	0.7	0.8
Master's degree						
Business administration (MBA)	73.0	7.8	2.9	13.7	0.1	2.5
Master of science (MS)	69.5	6.0	7.5	14.1	0.9	2.0
Master of arts (MA)	81.6	6.5	4.7	5.6	0.6	1.0
Education (MEd, MAT)	82.1	8.7	5.1	2.9	0.9	0.2
Other	77.5	7.1	3.8	10.6	0.4	0.7
Doctoral degree						
Doctor of philosophy (PhD)	69.2	7.2	4.4	16.8	0.5	1.9
Doctor of education (EdD)	63.2	19.3	4.8	10.7	0.0	2.0
Other	69.2	0.8	2.0	25.4	0.0	2.6
First-professional degree						
Medicine (MD)	65.3	6.7	5.1	20.7	1.5	0.7
Other health science degree	81.5	3.5	2.7	10.5	1.0	0.8
Law (LLB or JD)	74.9	7.2	10.9	5.3	1.0	0.6
Theology (MDiv, MHL, BD)	71.9	7.8	11.6	8.7	0.0	0.0
Citizenship						
U.S. citizen	80.4	6.9	4.8	6.3	0.6	1.0
Noncitizen, eligible for federal aid	24.7	10.7	11.0	47.8	1.1	4.7
Noncitizen, not eligible for federal aid	16.4	6.8	2.6	71.2	0.2	2.9
Attendance pattern						
Full-time, full-year	71.6	6.3	5.8	13.7	1.0	1.5
Full-time, part-year	69.9	8.6	9.1	11.2	0.5	0.8
Part-time, full-year	79.6	6.2	4.0	8.9	0.3	1.2
Part-time, part-year	79.9	8.1	3.6	6.8	0.6	1.0

Table 1.5—Percentage distribution of graduate and first-professional students according to race–ethnicity, by selected student, enrollment, and institution characteristics: 1995–96—Continued

	White, non-Hispanic	Black, non-Hispanic	Hispanic	Asian/ Pacific Islander	American Indian/ Alaskan Native	Other
			Full-time, full-year students			
Total	71.6	6.3	5.8	13.7	1.0	1.5
Master's degree	70.1	7.5	5.3	14.7	1.0	1.3
Public	68.9	6.1	6.3	16.0	1.2	1.5
Nondoctorate-granting	69.2	8.1	5.1	15.0	1.3	1.2
Doctorate-granting	68.9	5.7	6.5	16.2	1.2	1.6
Private, not-for-profit	72.5	9.5	3.0	13.2	0.7	1.1
Nondoctorate-granting	70.5	8.7	2.4	16.3	0.4	1.7
Doctorate-granting	73.4	9.8	3.3	11.8	0.9	0.8
Doctoral degree	69.8	6.0	4.2	16.5	0.8	2.7
Public	69.4	3.3	5.4	17.8	1.3	2.7
Private, not-for-profit	71.7	6.1	2.4	16.6	0.0	3.2
First-professional degree	75.2	5.2	7.1	10.7	1.1	0.8
Public	75.8	6.3	4.8	11.3	1.3	0.5
Private, not-for-profit	74.7	4.3	8.9	10.3	0.9	1.0
Master's degree						
Business administration (MBA)	62.8	6.1	6.4	20.9	0.3	3.5
Master of science (MS)	64.0	6.6	6.9	18.5	2.2	1.9
Master of arts (MA)	76.0	8.1	4.8	9.3	1.0	0.9
Education (MEd, MAT)	81.9	12.2	3.8	2.1	0.0	0.0
Other	71.6	7.1	4.7	15.3	0.8	0.5
Doctoral degree						
Doctor of philosophy (PhD)	69.9	7.1	4.3	15.4	1.0	2.2
Doctor of education (EdD)	—	—	—	—	—	—
Other	71.9	1.8	3.8	17.0	0.0	5.6
First-professional degree						
Medicine (MD)	64.4	6.3	5.4	21.8	1.5	0.7
Other health science degree	82.4	3.7	1.9	10.4	1.0	0.7
Law (LLB or JD)	73.7	6.3	12.8	5.5	1.1	0.7
Theology (MDiv, MHL, BD)	—	—	—	—	—	—
Citizenship						
U.S. citizen	76.8	6.0	6.0	8.7	1.0	1.5
Noncitizen, eligible for federal aid	32.5	11.3	4.8	45.2	2.7	3.5
Noncitizen, not eligible for federal aid	18.5	8.3	2.7	69.8	0.4	0.3

—Sample size too small for a reliable estimate.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.6—Percentage distribution of graduate and first-professional students according to citizenship, by selected student, enrollment, and institution characteristics: 1995–96

	U.S. citizen	Noncitizen, eligible for federal aid	Noncitizen, not eligible for federal aid
Total	93.1	3.0	3.9
Master's degree	93.5	2.6	3.8
Public	92.7	2.9	4.3
Nondoctorate-granting	93.7	3.0	3.3
Doctorate-granting	92.3	2.9	4.8
Private, not-for-profit	94.5	2.4	3.2
Nondoctorate-granting	95.5	1.0	3.5
Doctorate-granting	93.8	3.3	2.9
Doctoral degree	83.3	6.4	10.3
Public	83.3	6.0	10.7
Private, not-for-profit	81.9	7.6	10.5
First-professional degree	95.3	3.3	1.4
Public	96.9	2.8	0.3
Private, not-for-profit	94.1	3.7	2.3
Master's degree			
Business administration (MBA)	92.5	2.4	5.2
Master of science (MS)	89.2	4.3	6.5
Master of arts (MA)	95.6	2.5	1.9
Education (MEd, MAT)	98.6	0.9	0.5
Other	93.1	2.6	4.3
Doctoral degree			
Doctor of philosophy (PhD)	81.7	6.6	11.6
Doctor of education (EdD)	87.8	6.3	5.9
Other	84.6	6.3	9.2
First-professional degree			
Medicine (MD)	94.0	3.8	2.2
Other health science degree	93.1	4.7	2.2
Law (LLB or JD)	97.2	2.2	0.6
Theology (MDiv, MHL, BD)	91.2	6.2	2.7
Race–ethnicity			
White, non-Hispanic	98.2	1.0	0.8
Black, non-Hispanic	91.6	4.6	3.8
Hispanic	91.2	6.8	2.1
Asian/Pacific Islander	58.3	14.2	27.5
American Indian/Alaskan Native	93.5	5.3	1.2
Attendance pattern			
Full-time, full-year	90.3	3.8	5.9
Full-time, part-year	93.8	2.8	3.4
Part-time, full-year	92.8	3.5	3.7
Part-time, part-year	96.3	1.6	2.1

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.7—Percentage distribution of graduate and first-professional students according to attendance intensity while enrolled, by selected enrollment and institution characteristics: 1995–96

	Exclusively full-time	Exclusively half-time	Exclusively less-than-half-time	Mixed
Total	36.0	15.6	23.0	25.4
Master's degree	30.9	18.7	20.2	30.2
Public	30.9	15.2	21.3	32.6
Nondoctorate-granting	20.2	16.3	29.1	34.4
Doctorate-granting	35.3	14.8	18.1	31.8
Private, not-for-profit	30.6	22.5	19.6	27.4
Nondoctorate-granting	24.9	20.6	25.0	29.6
Doctorate-granting	34.8	23.9	15.6	25.7
Doctoral degree	46.9	9.5	18.0	25.6
Public	43.2	10.6	13.5	32.8
Private, not-for-profit	49.5	8.3	27.9	14.4
First-professional degree	80.2	3.6	2.6	13.7
Public	84.9	0.8	0.8	13.5
Private, not-for-profit	76.8	5.6	3.8	13.9
Master's degree				
Business administration (MBA)	28.3	24.9	16.5	30.2
Master of science (MS)	33.4	14.9	22.5	29.3
Master of arts (MA)	26.9	19.8	19.9	33.4
Education (MEd, MAT)	23.1	17.4	25.2	34.3
Other	39.0	17.2	16.3	27.5
Doctoral degree				
Doctor of philosophy (PhD)	49.7	8.7	15.8	25.9
Doctor of education (EdD)	22.4	20.8	36.7	20.2
Other	52.3	5.7	13.6	28.3
First-professional degree				
Medicine (MD)	92.2	0.4	0.8	6.6
Other health science degree	92.4	0.2	0.7	6.7
Law (LLB or JD)	72.7	6.0	0.9	20.4
Theology (MDiv, MHL, BD)	69.3	0.0	19.2	11.5

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.8—Percentage distribution of graduate and first-professional students according to attendance pattern, by selected enrollment and institution characteristics: 1995–96

	Full-time		Part-time	
	Full-year	Part-year	Full-year	Part-year
Total	31.5	9.1	33.5	25.8
Master's degree	25.8	9.9	40.3	24.0
Public	26.7	9.6	39.4	24.3
Nondoctorate-granting	15.9	8.3	43.5	32.3
Doctorate-granting	31.1	10.1	37.7	21.1
Private, not-for-profit	24.4	10.5	42.0	23.2
Nondoctorate-granting	18.0	10.5	46.9	24.7
Doctorate-granting	29.0	10.5	38.5	22.1
Doctoral degree	46.1	7.5	36.7	9.7
Public	44.2	8.1	39.4	8.4
Private, not-for-profit	45.8	6.3	35.1	12.8
First-professional degree	80.7	6.2	10.1	3.0
Public	88.7	4.4	5.9	1.1
Private, not-for-profit	75.1	7.5	13.1	4.4
Master's degree				
Business administration (MBA)	24.0	8.1	46.7	21.2
Master of science (MS)	26.1	12.6	37.7	23.6
Master of arts (MA)	23.2	7.5	45.0	24.5
Education (MEd, MAT)	15.0	11.5	44.6	29.0
Other	37.0	8.5	34.6	19.9
Doctoral degree				
Doctor of philosophy (PhD)	51.3	5.5	36.3	6.9
Doctor of education (EdD)	15.7	8.7	49.3	26.3
Other	47.4	13.5	29.3	9.8
First-professional degree				
Medicine (MD)	92.9	3.6	1.6	1.8
Other health science degree	88.4	7.5	3.7	0.3
Law (LLB or JD)	77.4	5.9	14.3	2.4
Theology (MDiv, MHL, BD)	63.3	6.1	17.6	13.1
Attendance intensity while enrolled				
Exclusively full-time	74.9	25.2	0.0	0.0
Exclusively half-time	0.0	0.0	52.4	47.7
Exclusively less-than-half-time	0.0	0.0	33.3	66.7
Mixed	17.6	0.0	70.8	11.7

Table 1.8—Percentage distribution of graduate and first-professional students according to attendance pattern, by selected enrollment and institution characteristics: 1995–96—Continued

	Full-time		Part-time	
	Full-year	Part-year	Full-year	Part-year
Field of study				
Master's degree				
Humanities	34.0	6.7	39.9	19.4
Social /behavioral sciences	39.6	6.6	40.7	13.1
Life and physical sciences	31.1	18.4	35.1	15.4
Engineering/computer science/ mathematics	25.7	10.4	35.3	28.6
Education	15.8	10.5	44.7	29.1
Business/management	23.3	8.5	45.7	22.5
Health	39.8	6.6	34.7	19.0
Law	—	—	—	—
Other/undeclared	33.1	16.1	23.7	27.1
Doctoral degree				
Humanities	57.6	4.1	31.2	7.1
Social /behavioral sciences	54.4	6.4	35.4	3.8
Life and physical sciences	54.1	6.0	26.9	13.1
Engineering/computer science/ mathematics	44.7	12.7	36.3	6.4
Education	25.4	6.6	46.6	21.4
Business/management	51.1	15.3	22.9	10.6
Health	—	—	—	—
Law	—	—	—	—
Other/undeclared	—	—	—	—

—Sample size too small for a reliable estimate.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.9—Percentage distribution of graduate and first-professional students according to 1994 income, and average income, by selected enrollment and institution characteristics: 1995–96

	Less than $5,000	$5,000–9,999	$10,000–19,999	$20,000–29,999	$30,000–49,999	$50,000 or more	Average total income
				All students			
Total	14.5	11.1	17.6	14.2	20.1	22.5	$32,102
Master's degree	11.6	10.8	17.5	15.1	21.2	23.8	33,783
Public	12.1	13.1	16.9	15.6	20.1	22.3	32,235
Nondoctorate-granting	8.8	10.1	16.4	15.1	21.4	28.2	38,754
Doctorate-granting	13.4	14.4	17.1	15.8	19.5	19.8	29,559
Private, not-for-profit	11.7	7.6	18.3	14.6	22.5	25.3	35,343
Nondoctorate-granting	5.7	7.1	16.9	16.1	24.5	29.7	38,385
Doctorate-granting	16.1	8.0	19.3	13.5	21.1	22.0	33,134
Doctoral degree	13.6	10.2	23.5	12.8	17.7	22.3	33,080
Public	11.4	9.1	27.9	13.3	17.9	20.5	31,391
Private, not-for-profit	17.7	12.6	16.6	11.3	18.0	23.8	34,909
First-professional degree	40.4	15.8	17.1	9.5	9.5	7.7	16,494
Public	44.7	16.1	17.7	7.4	7.6	6.6	14,126
Private, not-for-profit	37.3	15.7	16.7	11.0	10.9	8.5	18,179
Master's degree							
Business administration (MBA)	9.4	9.2	17.6	13.9	23.1	26.8	36,488
Master of science (MS)	11.2	13.1	17.8	13.9	21.5	22.5	32,251
Master of arts (MA)	14.7	12.1	16.8	15.8	20.5	20.1	30,216
Education (MEd, MAT)	9.2	5.8	18.5	15.5	22.1	28.9	37,697
Other	13.4	12.7	18.1	15.2	18.8	21.8	32,600
Doctoral degree							
Doctor of philosophy (PhD)	15.9	11.3	23.5	12.9	16.8	19.7	30,007
Doctor of education (EdD)	1.6	2.7	16.4	10.1	20.3	49.0	59,082
Other	8.1	11.0	28.8	15.5	20.6	16.0	29,695
First-professional degree							
Medicine (MD)	51.1	15.7	13.7	7.4	8.8	3.4	10,751
Other health science degree	44.1	15.2	16.4	10.0	8.8	5.7	14,807
Law (LLB or JD)	37.1	17.2	16.9	9.8	9.3	9.8	18,848
Theology (MDiv, MHL, BD)	40.0	21.0	7.6	3.3	15.7	12.5	19,171
Attendance pattern							
Full-time, full-year	25.5	16.3	21.3	12.8	12.6	11.5	22,051
Full-time, part-year	14.7	12.0	17.6	11.6	22.2	22.0	33,577
Part-time, full-year	9.9	9.0	16.1	15.5	22.6	26.9	35,897
Part-time, part-year	6.1	7.4	15.1	15.5	25.5	30.3	39,124

Table 1.9—Percentage distribution of graduate and first-professional students according to 1994 income, and average income, by selected enrollment and institution characteristics: 1995–96—Continued

	Less than $5,000	$5,000–9,999	$10,000–19,999	$20,000–29,999	$30,000–49,999	$50,000 or more	Average total income
			Full-time, full-year students				
Total	25.5	16.3	21.3	12.8	12.6	11.5	$22,051
Master's degree	18.1	16.9	21.9	14.8	15.8	12.6	24,624
Public	20.2	21.6	20.5	15.0	14.0	8.8	20,939
Nondoctorate-granting	20.6	15.1	23.1	19.7	10.6	10.9	22,171
Doctorate-granting	20.1	23.0	19.9	14.0	14.7	8.4	20,681
Private, not-for-profit	16.1	10.2	24.3	14.3	18.0	17.1	28,789
Nondoctorate-granting	8.3	13.3	24.1	20.2	17.6	16.6	27,474
Doctorate-granting	19.7	8.8	24.3	11.6	18.2	17.4	29,385
Doctoral degree	17.8	14.4	27.4	11.6	12.8	16.1	26,638
Public	14.0	13.3	32.1	13.5	12.7	14.4	26,678
Private, not-for-profit	25.2	18.0	22.1	6.5	14.2	14.0	23,065
First-professional degree	43.7	16.4	16.6	8.9	8.4	5.9	14,391
Public	45.6	15.4	18.5	7.6	7.2	5.7	13,678
Private, not-for-profit	42.2	17.3	15.1	10.0	9.3	6.1	14,985
Master's degree							
Business administration (MBA)	9.7	13.9	22.5	12.5	20.9	20.5	31,528
Master of science (MS)	17.0	17.9	21.8	14.9	18.6	9.8	22,169
Master of arts (MA)	30.3	16.3	19.4	14.5	10.1	9.4	20,940
Education (MEd, MAT)	14.7	6.5	33.0	10.4	20.2	15.2	29,744
Other	18.8	20.9	19.9	16.2	13.0	11.2	22,885
Doctoral degree							
Doctor of philosophy (PhD)	20.7	15.2	25.7	10.9	13.4	14.2	24,071
Doctor of education (EdD)	—	—	—	—	—	—	—
Other	6.8	14.1	36.9	16.9	14.0	11.3	25,771
First-professional degree							
Medicine (MD)	51.6	15.3	14.1	7.3	8.2	3.5	10,652
Other health science degree	46.1	14.9	16.5	10.3	7.2	4.9	13,670
Law (LLB or JD)	39.5	17.3	17.3	9.0	9.2	7.8	16,441
Theology (MDiv, MHL, BD)	—	—	—	—	—	—	—

—Sample size too small for a reliable estimate.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.10—Percentage distribution of master's degree students according to type of degree, by institution type, attendance pattern, and citizenship: 1995–96

	Master of Business Administration (MBA)	Master of Science (MS)	Master of Arts (MA)	Master of Education (MEd, MAT)	Other master's degree
Total	19.2	21.4	16.2	16.7	26.5
Institution type					
Public	12.0	23.9	17.2	18.2	28.7
Nondoctorate-granting	10.1	15.9	22.0	23.8	28.2
Doctorate-granting	12.7	27.2	15.2	16.0	28.9
Private, not-for-profit	27.8	18.5	14.8	15.0	23.9
Nondoctorate-granting	33.4	23.0	11.7	17.7	14.1
Doctorate-granting	23.8	15.4	16.9	13.2	30.8
Attendance pattern					
Full-time, full-year	17.6	21.3	14.3	9.4	37.5
Full-time, part-year	16.2	28.1	12.6	19.5	23.6
Part-time, full-year	22.0	19.8	17.8	17.9	22.5
Part-time, part-year	17.6	21.8	17.1	20.5	22.9
Citizenship					
U.S. citizen	19.0	20.5	16.5	17.6	26.4
Noncitizen, eligible for federal aid	17.3	35.0	15.6	6.0	26.2
Noncitizen, not eligible for federal aid	25.4	35.4	7.9	2.1	29.3

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.11—Percentage distribution of doctoral and first-professional students according to type of degree, by institution type, attendance pattern, and citizenship: 1995–96

	Doctoral			First-professional			
	Doctor of philosophy (PhD)	Doctor of education (EdD)	Other doctoral degree	Medicine (MD)	Other health science degree	Law (LLB or JD)	Theology (MDiv, MHL, BD)
Total	70.0	11.9	18.1	20.2	33.2	44.1	2.5
Institution type							
Public	70.9	9.5	19.6	28.3	41.8	30.0	0.0
Private, not-for-profit	65.6	17.5	16.9	13.6	26.1	55.7	4.6
Attendance pattern							
Full-time, full-year	77.3	4.1	18.7	22.1	35.1	40.8	1.9
Full-time, part-year	52.2	14.3	33.6	12.1	41.9	43.3	2.6
Part-time, full-year	69.2	16.2	14.6	3.9	14.8	75.9	5.4
Part-time, part-year	49.4	32.3	18.3	19.5	6.1	56.5	17.9
Citizenship							
U.S. citizen	69.0	12.6	18.4	20.0	32.5	45.1	2.4
Noncitizen, eligible for federal aid	71.2	11.5	17.4	22.2	45.1	28.2	4.5
Noncitizen, not eligible for federal aid	77.5	6.7	15.7	—	—	—	—

—Sample size too small for a reliable estimate.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.12—Percentage distribution of graduate and first-professional students according to major, by selected student, enrollment, and institution characteristics: 1995–96

	Humanities	Social/behavioral sciences	Life and physical sciences	Engineering/computer science/mathematics	Education	Business/management	Health	Law	Other/undeclared
Total	8.8	8.5	5.7	8.3	25.2	18.4	12.9	5.7	6.6
Degree program									
Master's degree	8.1	8.0	5.0	8.4	28.5	26.1	9.0	0.4	6.6
Doctoral degree	13.7	21.6	16.3	15.1	17.0	6.2	4.1	0.8	5.2
First-professional degree	10.1	0.0	0.0	0.0	0.0	0.2	48.6	41.0	0.1
Master's degree									
Business administration (MBA)	0.2	0.0	0.0	0.0	0.5	99.3	0.0	0.0	0.0
Master of science (MS)	2.8	1.7	16.6	27.4	14.4	11.0	19.8	0.5	6.0
Master of arts (MA)	24.2	19.4	2.4	1.2	33.7	6.6	3.3	0.1	9.2
Education (MEd, MAT)	0.1	0.0	0.0	0.0	99.7	0.2	0.0	0.0	0.0
Other	13.7	17.3	3.9	9.4	12.3	14.3	16.4	1.1	11.6
Doctoral degree									
Doctor of philosophy (PhD)	12.8	26.4	21.0	17.0	7.0	5.6	4.4	0.1	5.7
Doctor of education (EdD)	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0
Other	27.6	19.2	8.5	19.3	3.4	8.7	5.7	0.8	6.8
Master's degree									
Full-time, full-year	10.5	12.2	6.0	8.4	17.0	23.4	13.6	0.8	8.3
Other attendance pattern	7.3	6.6	4.7	8.6	32.1	27.2	7.3	0.3	6.0
Doctoral degree									
Full-time, full-year	17.2	25.0	19.2	14.8	9.3	6.3	4.9	1.0	2.3
Other attendance pattern	11.0	18.2	14.1	15.9	23.7	5.2	3.4	0.6	7.9
Citizenship									
U.S. citizen	8.8	8.6	5.3	6.9	26.5	18.4	13.0	5.9	6.6
Noncitizen, eligible for federal aid	13.0	5.9	10.4	20.5	12.1	13.9	13.6	3.9	6.7
Noncitizen, not eligible for federal aid	5.7	7.8	11.0	30.3	5.5	22.0	11.3	0.7	5.9

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.13—Average expenses for graduate and first-professional students, by attendance status, type of degree, and institution type: 1995–96

	Full-time, full-year			Part-time, full-year	Part-time, part-year
	Total student budget	Tuition and fees	Total non-tuition costs*	Tuition and fees	Tuition and fees
Total	$20,520	$9,329	$10,368	$3,718	$1,175
Master's degree	18,672	8,298	9,625	3,629	1,418
Public	14,489	5,456	8,749	2,241	856
Nondoctorate-granting	10,893	3,644	7,222	1,712	811
Doctorate-granting	15,245	5,829	9,070	2,491	885
Private, not-for-profit	25,248	12,955	10,836	5,418	2,229
Nondoctorate-granting	19,616	9,808	9,033	4,076	1,296
Doctorate-granting	27,805	14,384	11,655	6,614	2,992
Doctoral degree	19,994	8,609	10,041	3,542	1,526
Public	15,487	5,609	9,435	2,958	—
Private, not-for-profit	27,657	13,373	11,156	4,781	—
First-professional degree	24,639	12,240	12,058	8,740	2,875
Public	20,146	8,449	11,770	6,349	—
Private, not-for-profit	28,379	15,415	12,298	9,534	2,559
First-professional degree					
Medicine (MD)	26,437	12,294	14,031	—	—
Other health science degree	24,177	11,977	12,113	—	—
Law (LLB or JD)	24,992	13,346	11,481	10,890	—
Theology (MDiv, MHL, BD)	—	—	—	—	—

—Sample size too small for a reliable estimate.

*Includes room and board, books and supplies, transportation, and personal expenses.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 1.14—Percentage distribution of graduate and first-professional students according to time between receiving bachelor's degree and beginning graduate program, by selected enrollment and institution characteristics: 1995–96

	Less than 1 year	1–2 years	3–6 years	7 or more years
Total	20.7	24.9	26.9	27.5
Master's degree	16.3	24.5	30.2	28.9
Public	18.6	26.8	27.7	27.0
Nondoctorate-granting	17.4	25.5	26.2	31.0
Doctorate-granting	19.0	27.2	28.1	25.7
Private, not-for-profit	13.1	21.7	34.1	31.0
Nondoctorate-granting	7.4	23.6	33.8	35.3
Doctorate-granting	17.6	20.3	34.4	27.7
Doctoral degree	24.2	22.7	23.2	29.9
Public	23.7	22.2	26.8	27.3
Private, not-for-profit	27.0	24.0	18.2	30.9
First-professional degree	38.9	28.7	18.2	14.2
Public	46.1	27.3	12.9	13.8
Private, not-for-profit	34.4	29.6	21.6	14.5
Master's degree				
Business administration (MBA)	9.1	29.0	34.1	27.7
Master of science (MS)	16.4	24.9	31.6	27.1
Master of arts (MA)	18.9	22.5	25.6	33.1
Education (MEd, MAT)	12.9	24.6	24.1	38.4
Other	23.8	22.8	30.4	23.1
Doctoral degree				
Doctor of philosophy (PhD)	25.0	26.6	23.3	25.1
Doctor of education (EdD)	4.6	2.7	14.0	78.7
Other	30.2	16.8	26.7	26.3
First-professional degree				
Medicine (MD)	56.9	24.3	8.4	10.5
Other health science degree	39.5	26.7	16.4	17.5
Law (LLB or JD)	38.6	33.5	19.2	8.8
Theology (MDiv, MHL, BD)	—	—	—	—
Attendance pattern				
Full-time, full-year	30.8	26.5	26.0	16.6
Full-time, part-year	12.0	23.7	26.1	38.2
Part-time, full-year	13.1	24.1	27.1	35.7
Part-time, part-year	18.3	23.6	28.9	29.3

—Sample size too small for a reliable estimate.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

SECTION 2: TYPES OF FINANCIAL AID

STUDENT AND ENROLLMENT CHARACTERISTICS

- Fifty-two percent of all graduate and first-professional students received some type of financial aid in 1995–96. Students in first-professional programs were the most likely to receive aid (80 percent), followed by 65 percent of doctoral students and 51 percent of master's degree students (table 2.1). Among full-time, full-year students, however, doctoral and first-professional students were about equally likely to have received financial aid (82 and 83 percent).
- Average total aid for master's degree students was $7,800; for doctoral students, it was $11,500; and for first-professional students, $17,400 (table 2.2).
- Thirty percent of all graduate and first-professional students (and 40 percent of all full-time, full-year students) received grant aid (table 2.1). Among those attending full time, full year, aided doctoral students (48 percent) received more grant aid ($7,800, on average) than did aided first-professional students (39 percent), who received an average of $4,800 (table 2.2).
- One-quarter of all graduate and first-professional students took out loans to finance their education, and about one-half (49 percent) of those attending full time, full year did so (table 2.1). The borrowing rates were highest for first-professional students (69 percent for all first-professional students and 74 percent for those attended full time, full year). Full-time, full-year first-professional students borrowed an average of $16,900 (table 2.2).
- Assistantships played a role in financing the education of doctoral students: 36 percent received them in 1995–96 (table 2.1). Among those attending full time, full year, 49 percent received assistantships. In addition, 23 percent of full-time, full-year doctoral students received tuition waivers. The average assistantship for a full-time, full-year doctoral student was $8,700, and the average tuition waiver, $3,600 (table 2.2).
- Among students with 1994 incomes of less than $5,000, 47 percent of master's students, 30 percent of doctoral students, and 82 percent of first-professional students took out loans (table 2.3a).
- Seventy-two percent of all master's degree students who attended full time, full year received financial aid in 1995–96 (table 2.3b), receiving an average of $12,100 (table 2.4). Twenty percent of full-time, full-year master's students received assistantships (table 2.3b). Students in MS programs were more than twice as likely to receive assistantships as MBA or MEd/MAT students (30 percent versus 12 percent and 10 percent, respectively).

- At the doctoral level, primarily because they were less likely to enroll full time, EdD students were less likely than PhD students to receive any aid (43 percent versus 67 percent) (table 2.3a).

COMBINATIONS OF AID

- First-professional students were more likely than graduate students to have loans only (35 percent versus 12 percent of master's students and 7 percent of doctoral students) (table 2.5).
- Among full-time, full-year first-professional students who had loans as their only form of aid, the average loan was $17,900 (table 2.6). The amounts borrowed by full-time, full-year students in medicine, law, and other health science fields were similar.

TYPES OF LOANS

- Most graduate and first-professional students who borrowed did so through the Stafford loan program. Twenty-five percent borrowed (table 2.1), and 24 percent took out Stafford loans. Twenty-three percent had subsidized loans, and 16 percent had unsubsidized Stafford loans (students could have both) (table 2.7).
- Of the students who borrowed the maximum subsidized amount, 71 percent also took out unsubsidized Stafford loans (table 2.8).
- The average total amount borrowed through the Stafford loan program was $11,000 (table 2.7) The average subsidized loan was about $6,900, as was the average unsubsidized loan.
- Among full-time, full-year first-professional students, 63 percent borrowed the maximum subsidized amount, and 39 percent borrowed the maximum total Stafford loan amount (subsidized plus unsubsidized) (table 2.8). Again among full-time, full-year first-professional students, law students were more likely than medical students to borrow the maximum total Stafford loan amount (47 percent versus 31 percent).

AID RATIOS

- Among students with any financial aid, the average ratio of federal aid to all aid was 41 percent. For first-professional students, the average ratio was 73 percent (76 percent if they attended full time, full year) (table 2.9).
- The average ratio of both grants to total aid and loans to total aid was about 40 percent for aided students, but there was considerable variation by degree program. For example, the average ratio of grants to total aid was 44 percent for master's students, while it was 17 percent for first-professional students.
- Total aid for aided full-time, full-year students averaged 68 percent of their budgets (table 2.10). For first-professional full-time, full-year students, it was 75 percent.

CUMULATIVE BORROWING

- Forty-six percent of all graduate and first-professional students had borrowed through the Stafford or SLS loan programs at some time as undergraduates or graduates, including 46 percent of master's degree students, 41 percent of doctoral students, and 73 percent of first-professional students (table 2.11). The average cumulative amount they had borrowed was $18,200 (table 2.12).
- Thirty-seven percent of all graduate and first-professional students had borrowed from any source for their graduate education (table 2.13). The average amount borrowed was $21,400 (table 2.14).
- Among graduate and first-professional students who earned their degrees in 1995–96, 59 percent of master's students, 40 percent of doctoral students, and 80 percent of first-professional students had borrowed (from any source) to help pay for their undergraduate or graduate/first-professional education, or both (table 2.15).
- The average amounts borrowed for graduate and first-professional education were $20,000 for master's degree students, $21,700 for doctoral degree students, and $51,600 for first-professional students.

Table 2.1—Percentage of graduate and first-professional students who received various types of financial aid, by type of aid, type of degree, institution type, and attendance pattern: 1995–96

	Any aid	Grants[1]	Loans	Assistant-ships	Tuition waivers[2]	Stafford loans[3]	Work study
				All students			
Total	51.9	29.6	24.7	11.1	7.8	24.3	2.0
Master's degree	51.3	30.0	22.1	10.3	7.4	21.8	1.9
Public	51.3	28.5	20.2	15.4	9.1	19.9	2.5
Nondoctorate-granting	39.0	22.5	15.8	6.9	4.8	15.3	2.7
Doctorate-granting	56.4	31.0	22.0	18.9	10.9	21.8	2.4
Private, not-for-profit	51.1	31.9	24.8	3.6	5.4	24.4	1.2
Nondoctorate-granting	49.4	31.3	23.2	1.3	6.1	22.9	0.8
Doctorate-granting	52.4	32.3	25.9	5.3	4.8	25.5	1.5
Doctoral degree	65.0	37.0	19.5	35.9	17.1	19.5	1.3
Public	67.4	38.0	16.8	43.9	22.1	16.8	1.5
Private, not-for-profit	61.1	37.9	20.9	24.5	9.4	20.9	0.9
First-professional degree	80.2	37.9	69.4	4.1	3.4	67.9	5.2
Public	84.3	42.4	76.9	5.2	4.5	76.4	5.1
Private, not-for-profit	77.4	34.7	64.2	3.2	2.6	61.8	5.3
Attendance pattern							
Full-time, full-year	76.1	40.4	48.7	19.5	11.7	48.0	4.2
Full-time, part-year	46.1	21.3	21.9	11.4	6.8	20.9	1.5
Part-time, full-year	48.7	28.6	17.9	10.3	7.5	17.6	1.6
Part-time, part-year	28.5	20.9	4.5	2.3	4.1	4.5	0.1
				Full-time, full-year students			
Total	76.1	40.4	48.7	19.5	11.7	48.0	4.2
Master's degree	72.2	39.9	43.1	19.6	13.1	42.5	4.2
Public	74.7	39.2	39.5	28.9	17.8	38.8	4.3
Nondoctorate-granting	66.0	28.5	40.8	18.1	9.9	39.8	7.1
Doctorate-granting	76.5	41.5	39.2	31.1	19.5	38.6	3.7
Private, not-for-profit	69.4	42.1	48.6	6.6	6.7	48.2	4.4
Nondoctorate-granting	65.4	33.8	57.4	1.9	7.4	56.1	3.5
Doctorate-granting	71.2	45.9	44.6	8.8	6.4	44.6	4.9
Doctoral degree	81.5	48.0	27.2	48.7	22.8	27.2	1.7
Public	85.9	48.5	26.7	59.9	30.9	26.7	2.0
Private, not-for-profit	77.5	54.9	22.6	37.3	12.4	22.6	1.5
First-professional degree	83.2	38.7	74.4	4.0	3.0	73.0	6.1
Public	85.7	42.8	79.0	4.1	3.8	78.6	5.4
Private, not-for-profit	81.0	35.2	70.6	3.8	2.4	68.3	6.6

[1]Grants include scholarships, fellowships, tuition waivers, and employer aid.

[2]Included in "Grants" column as well.

[3]Included in "Loans" column as well.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.2—Average amount of financial aid received by aided graduate and first-professional students, by type of aid, type of degree, institution type, and attendance pattern: 1995–96

	Any aid	Grants[1]	Loans	Assistant-ships	Tuition waivers[2]	Stafford loans[3]	Work study
				All students			
Total	$9,814	$3,931	$11,946	$7,002	$3,187	$11,008	$1,885
Master's degree	7,825	3,476	9,902	6,106	2,901	9,606	2,055
Public	7,007	2,931	8,174	6,243	2,724	8,135	2,010
Nondoctorate-granting	4,440	1,463	6,683	3,542	1,579	6,797	—
Doctorate-granting	7,735	3,368	8,614	6,648	2,933	8,519	1,796
Private, not-for-profit	9,140	4,222	11,990	5,289	3,326	11,377	—
Nondoctorate-granting	6,696	2,721	9,997	—	1,429	9,921	—
Doctorate-granting	10,811	5,280	13,286	5,663	5,078	12,324	—
Doctoral degree	11,483	6,055	9,870	8,554	3,426	9,628	—
Public	10,116	4,241	8,449	8,195	3,154	8,291	—
Private, not-for-profit	14,070	9,393	11,186	9,725	—	10,762	—
First-professional degree	17,357	4,611	16,500	6,118	3,745	14,174	1,647
Public	16,157	4,427	14,497	5,231	3,144	13,004	1,601
Private, not-for-profit	18,287	4,772	18,207	7,152	4,471	15,203	1,679
Attendance pattern							
Full-time, full-year	14,362	5,968	13,748	7,334	4,220	12,379	1,822
Full-time, part-year	7,780	2,494	9,247	7,875	2,341	8,598	—
Part-time, full-year	7,058	3,160	9,517	6,545	2,823	9,364	2,043
Part-time, part-year	2,358	1,078	6,661	—	1,014	6,535	—
				Full-time, full-year students			
Total	14,362	5,968	13,748	7,334	4,220	12,379	1,822
Master's degree	12,143	5,738	11,511	6,242	3,991	11,063	2,147
Public	10,391	4,974	9,431	6,273	3,675	9,391	—
Nondoctorate-granting	7,726	2,787	8,172	—	—	8,267	—
Doctorate-granting	10,875	5,289	9,706	6,568	3,819	9,635	—
Private, not-for-profit	15,277	6,947	14,242	—	—	13,229	—
Nondoctorate-granting	12,917	4,530	11,827	—	—	11,658	—
Doctorate-granting	16,261	7,756	15,653	—	—	14,126	—
Doctoral degree	13,690	7,825	10,346	8,749	3,622	10,065	—
Public	11,862	5,527	8,712	8,143	3,142	8,507	—
Private, not-for-profit	17,333	11,487	12,495	10,483	—	11,925	—
First-professional degree	18,285	4,813	16,929	5,766	4,219	14,396	1,545
Public	16,262	4,413	14,642	—	3,503	13,110	1,449
Private, not-for-profit	20,067	5,218	19,059	—	—	15,631	1,610

—Sample size too small for a reliable estimate.

[1]Grants include scholarships, fellowships, tuition waivers, and employer aid.

[2]Included in "Grants" column as well.

[3]Included in "Loans" column as well.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.3a—Percentage of graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 1995–96

	Any aid	Grants[1]	Loans	Assistant-ships	Tuition waivers[2]	Stafford loans[3]	Work study
				All students			
Total	51.9	29.6	24.7	11.1	7.8	24.3	2.0
				Master's students			
Total	51.3	30.0	22.1	10.3	7.4	21.8	1.9
Gender							
Male	51.2	31.1	18.4	11.2	5.9	18.3	2.1
Female	51.3	29.2	25.0	9.6	8.6	24.6	1.8
Race–ethnicity							
White, non-Hispanic	51.3	31.6	22.1	9.3	7.6	21.9	1.9
Black, non-Hispanic	62.7	32.2	35.2	9.6	5.5	34.3	1.6
Hispanic	55.8	23.1	23.8	20.1	3.2	21.3	0.4
Asian/Pacific Islander	41.0	19.1	14.2	12.7	7.9	14.2	2.8
American Indian/Alaskan Native	—	—	—	—	—	—	—
Income in 1994 (including spouse's)							
Less than $5,000	71.7	36.8	47.2	14.7	7.9	45.9	6.2
$5,000–9,999	60.2	31.4	33.3	19.9	11.6	32.6	2.8
$10,000–19,999	52.0	25.4	27.7	15.1	7.9	27.6	2.5
$20,000–29,999	46.2	26.2	21.2	7.0	7.7	21.2	0.9
$30,000–49,999	47.8	29.9	14.0	8.4	6.9	13.6	0.6
$50,000 or more	43.2	32.1	8.5	4.0	5.0	8.5	0.7
Age as of 12/31/95							
Under 25 years	64.6	31.9	39.8	17.4	10.0	38.8	6.2
25–29 years	56.9	32.5	25.8	14.6	6.9	25.4	1.7
30–34 years	46.1	30.3	15.9	7.1	6.5	15.8	1.0
35–39 years	46.6	28.5	14.9	4.6	7.7	14.9	0.5
40 years or over	39.1	25.2	11.9	3.9	6.7	11.7	0.4
Master's degree							
Business administration (MBA)	50.7	36.9	17.6	4.7	4.0	17.3	1.4
Master of science (MS)	55.9	29.9	21.5	18.5	7.1	21.4	1.4
Master of arts (MA)	49.9	27.5	22.8	11.8	8.2	22.1	2.1
Education (MEd, MAT)	39.3	21.5	18.3	3.2	6.1	18.1	1.1
Other	57.9	32.5	29.1	12.2	11.2	28.6	3.2
Citizenship							
U.S. citizen	51.7	30.3	23.0	9.6	7.3	22.6	1.8
Noncitizen, eligible for federal aid	51.4	24.4	23.9	18.7	6.7	23.9	6.5
Noncitizen, not eligible for federal aid	40.3	27.3	0.0	21.3	10.4	0.0	1.3
Marital status							
Married	45.9	30.9	13.8	6.2	7.5	13.7	1.1
Not married or separated	54.8	29.4	27.7	13.1	7.3	27.2	2.5

Table 2.3a—Percentage of graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 1995–96—Continued

	Any aid	Grants[1]	Loans	Assistant-ships	Tuition waivers[2]	Stafford loans[3]	Work study
				Doctoral students			
Total	65.0	37.0	19.5	35.9	17.1	19.5	1.3
Gender							
Male	66.9	39.0	17.1	38.4	17.0	17.1	1.1
Female	62.0	33.9	23.2	32.0	17.3	23.2	1.5
Race–ethnicity							
White, non-Hispanic	64.8	35.7	21.5	35.0	15.9	21.5	1.4
Black, non-Hispanic	53.4	24.7	27.5	17.7	7.5	27.5	0.0
Hispanic	—	—	—	—	—	—	—
Asian/Pacific Islander	68.6	43.7	5.0	47.7	24.6	5.0	1.0
American Indian/Alaskan Native	—	—	—	—	—	—	—
Income in 1994 (including spouse's)							
Less than $5,000	79.7	46.0	30.1	40.7	16.6	30.1	1.6
$5,000–9,999	84.8	58.0	31.4	50.7	17.0	31.4	3.5
$10,000–19,999	74.1	33.6	25.6	50.1	22.3	25.6	1.6
$20,000–29,999	62.0	40.7	17.4	34.3	22.7	17.4	0.0
$30,000–49,999	60.5	34.7	10.7	26.8	18.4	10.7	0.5
$50,000 or more	42.8	25.1	9.4	19.5	7.7	9.4	1.0
Age as of 12/31/95							
Under 25 years	79.8	50.8	23.3	54.4	21.5	23.3	0.0
25–29 years	79.7	47.8	20.6	48.2	24.5	20.6	2.4
30–34 years	64.0	28.5	20.9	40.4	14.8	20.9	1.2
35–39 years	57.5	39.0	12.4	24.1	14.8	12.4	1.8
40 years or over	42.4	23.3	18.7	11.7	8.3	18.7	0.0
Doctoral degree							
Doctor of philosophy (PhD)	67.4	39.9	18.6	40.8	20.6	18.6	1.3
Doctor of education (EdD)	42.6	26.8	13.9	10.2	3.8	13.9	0.0
Other	68.2	33.9	21.6	36.3	14.1	21.6	1.8
Citizenship							
U.S. citizen	64.2	37.1	21.8	32.6	16.6	21.8	1.4
Noncitizen, eligible for federal aid	77.0	40.4	20.8	55.4	29.7	20.8	1.4
Noncitizen, not eligible for federal aid	64.1	34.4	0.0	50.1	13.6	0.0	0.0
Marital status							
Married	56.6	31.2	16.7	27.4	11.6	16.7	0.8
Not married or separated	70.6	40.8	21.3	41.6	20.8	21.3	1.6

Table 2.3a—Percentage of graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 1995–96—Continued

	Any aid	Grants[1]	Loans	Assistant-ships	Tuition waivers[2]	Stafford loans[3]	Work study
				First-professional students			
Total	80.2	37.9	69.4	4.1	3.4	67.9	5.2
Gender							
Male	79.8	37.1	67.5	3.6	3.8	65.6	4.7
Female	80.9	39.0	72.3	4.8	2.8	71.3	6.0
Race–ethnicity							
White, non-Hispanic	80.6	34.6	70.3	3.8	2.7	68.7	5.0
Black, non-Hispanic	82.6	57.9	71.3	1.9	4.7	70.7	4.2
Hispanic	82.1	51.1	72.9	2.5	3.7	72.3	6.1
Asian/Pacific Islander	73.3	40.4	58.5	8.0	8.2	56.9	7.3
American Indian/Alaskan Native	—	—	—	—	—	—	—
Income in 1994 (including spouse's)							
Less than $5,000	89.5	44.1	82.1	2.4	2.6	80.6	6.6
$5,000–9,999	82.1	37.6	72.7	4.7	4.5	71.1	5.8
$10,000–19,999	72.2	35.6	59.1	3.7	2.9	58.5	6.1
$20,000–29,999	77.0	32.1	61.5	10.1	4.8	57.2	3.3
$30,000–49,999	73.8	29.5	59.5	6.3	4.3	57.8	1.5
$50,000 or more	57.1	27.2	41.0	2.2	1.7	40.5	2.0
Age as of 12/31/95							
Under 25 years	81.3	38.6	73.0	4.0	4.2	72.0	5.6
25–29 years	80.4	37.2	70.8	4.2	2.5	68.6	5.1
30–34 years	89.9	39.7	73.7	4.0	1.4	70.7	5.4
35–39 years	72.2	38.0	56.7	6.2	5.4	56.7	4.7
40 years or over	66.0	34.9	45.7	1.3	4.7	45.1	3.7
First-professional degree							
Medicine (MD)	81.0	40.3	70.9	7.3	5.0	70.3	2.5
Other health science degree	85.3	37.7	79.2	5.1	2.8	76.7	8.2
Law (LLB or JD)	80.9	35.7	75.4	2.5	3.3	74.7	5.1
Theology (MDiv, MHL, BD)	75.6	16.1	4.4	1.4	1.8	4.4	8.4
Citizenship							
U.S. citizen	80.5	38.1	70.3	3.4	3.5	69.0	5.3
Noncitizen, eligible for federal aid	91.6	43.9	69.3	17.5	2.9	65.8	6.7
Noncitizen, not eligible for federal aid	—	—	—	—	—	—	—
Marital status							
Married	83.5	41.5	66.0	4.9	3.4	63.6	3.5
Not married or separated	79.2	36.7	70.6	3.8	3.4	69.3	5.8

—Sample size too small for a reliable estimate.

[1]Grants include scholarships, fellowships, tuition waivers, and employer aid.

[2]Included in "Grants" column as well.

[3]Included in "Loans" column as well.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.3b—Percentage of full-time, full-year graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 1995–96

	Any aid	Grants[1]	Loans	Assistant-ships	Tuition waivers[2]	Stafford loans[3]	Work study
			All full-time, full-year students				
Total	76.1	40.4	48.7	19.5	11.7	48.0	4.2
			Full-time, full-year master's students				
Total	72.2	39.9	43.1	19.6	13.1	42.5	4.2
Gender							
Male	69.7	38.6	37.4	21.2	11.1	37.2	4.6
Female	74.5	41.1	48.0	18.3	14.9	47.2	3.9
Race–ethnicity							
White, non-Hispanic	75.8	41.5	47.8	20.4	13.8	47.6	5.1
Black, non-Hispanic	90.2	46.9	58.9	16.1	5.4	57.4	2.1
Hispanic	64.7	38.7	40.4	12.4	7.3	34.6	1.5
Asian/Pacific Islander	51.9	29.6	18.5	19.4	15.3	18.5	2.9
American Indian/Alaskan Native	—	—	—	—	—	—	—
Income in 1994 (including spouse's)							
Less than $5,000	88.4	46.3	63.6	23.1	13.2	61.4	10.9
$5,000–9,999	73.1	40.8	42.3	29.5	18.6	42.3	2.3
$10,000–19,999	72.3	38.7	45.0	24.6	11.6	45.0	4.7
$20,000–29,999	65.7	36.9	34.4	14.8	10.4	34.4	1.7
$30,000–49,999	72.1	43.5	35.2	11.4	16.9	34.2	2.2
$50,000 or more	57.5	31.0	31.6	8.7	6.5	31.6	2.1
Age as of 12/31/95							
Under 25 years	80.0	43.2	53.2	24.4	15.0	51.6	7.5
25–29 years	78.2	42.8	46.3	23.3	12.7	46.3	3.7
30–34 years	59.7	37.5	30.8	16.6	13.8	30.5	3.1
35–39 years	61.3	34.7	30.1	10.1	14.7	30.1	2.8
40 years or over	59.7	29.5	34.7	7.1	8.3	33.8	0.9
Master's degree							
Business administration (MBA)	60.7	35.4	36.5	11.5	9.0	35.9	4.6
Master of science (MS)	76.3	40.8	43.6	29.9	12.2	43.4	1.7
Master of arts (MA)	76.7	44.6	46.1	16.2	11.8	45.4	4.2
Education (MEd, MAT)	61.5	24.0	44.2	9.8	14.8	44.2	1.8
Other	76.9	44.4	44.1	22.0	16.0	43.3	6.2
Citizenship							
U.S. citizen	73.6	39.9	46.9	18.4	12.6	46.3	4.3
Noncitizen, eligible for federal aid	—	—	—	—	—	—	—
Noncitizen, not eligible for federal aid	56.7	38.6	0.0	29.7	18.7	0.0	0.0
Marital status							
Married	73.3	44.1	39.7	15.5	14.7	39.3	2.1
Not married or separated	71.8	38.4	44.3	21.2	12.6	43.7	5.0

Table 2.3b—Percentage of full-time, full-year graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 1995–96 —Continued

	Any aid	Grants[1]	Loans	Assistant-ships	Tuition waivers[2]	Stafford loans[3]	Work study
	Full-time, full-year doctoral students						
Total	81.5	48.0	27.2	48.7	22.8	27.2	1.7
Gender							
Male	84.1	50.2	24.3	52.0	20.4	24.3	2.6
Female	77.9	44.9	31.2	44.3	26.1	31.2	0.5
Race–ethnicity							
White, non-Hispanic	83.6	47.0	29.9	49.4	21.2	29.9	1.6
Black, non-Hispanic	—	—	—	—	—	—	—
Hispanic	—	—	—	—	—	—	—
Asian/Pacific Islander	75.4	54.5	6.3	57.7	26.3	6.3	2.4
American Indian/Alaskan Native	—	—	—	—	—	—	—
Income in 1994 (including spouse's)							
Less than $5,000	82.6	49.9	29.8	47.6	19.7	29.8	1.6
$5,000–9,999	88.5	67.8	35.9	56.3	17.8	35.9	4.1
$10,000–19,999	86.5	45.7	33.0	54.7	29.3	33.0	2.3
$20,000–29,999	82.8	51.4	23.9	43.2	33.2	23.9	0.0
$30,000–49,999	88.5	44.1	16.6	51.7	20.5	16.6	1.6
$50,000 or more	58.6	32.5	17.7	34.7	14.2	17.7	0.0
Age as of 12/31/95							
Under 25 years	79.5	55.8	14.4	58.4	22.3	14.4	0.0
25–29 years	92.9	56.2	26.5	55.2	24.7	26.5	2.8
30–34 years	80.0	36.3	35.0	55.2	24.0	35.0	3.1
35–39 years	83.9	55.2	17.5	40.2	24.7	17.5	0.0
40 years or over	47.8	23.3	43.5	13.9	13.7	43.5	0.0
Doctoral degree							
Doctor of philosophy (PhD)	82.4	50.3	26.1	50.6	26.5	26.1	1.8
Doctor of education (EdD)	—	—	—	—	—	—	—
Other	80.8	39.5	31.5	45.2	11.2	31.5	1.1
Citizenship							
U.S. citizen	81.8	47.3	30.3	46.3	22.8	30.3	1.8
Noncitizen, eligible for federal aid	—	—	—	—	—	—	—
Noncitizen, not eligible for federal aid	—	—	—	—	—	—	—
Marital status							
Married	75.6	41.5	29.8	40.2	17.7	29.8	0.6
Not married or separated	84.4	51.2	26.0	52.9	25.4	26.0	2.2

Table 2.3b—Percentage of full-time, full-year graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 1995–96 —Continued

	Any aid	Grants[1]	Loans	Assistant-ships	Tuition waivers[2]	Stafford loans[3]	Work study
	Full-time, full-year first-professional students						
Total	83.2	38.7	74.4	4.0	3.0	73.0	6.1
Gender							
Male	83.4	37.5	73.8	3.8	3.7	71.9	5.5
Female	82.9	40.4	75.3	4.1	2.0	74.5	6.9
Race–ethnicity							
White, non-Hispanic	83.2	34.9	75.1	3.7	2.6	73.8	5.8
Black, non-Hispanic	90.7	63.2	81.5	0.9	3.2	80.7	5.3
Hispanic	87.5	56.5	78.4	2.2	3.6	77.6	7.2
Asian/Pacific Islander	75.2	40.2	62.0	8.6	5.9	60.1	8.0
American Indian/Alaskan Native	—	—	—	—	—	—	—
Income in 1994 (including spouse's)							
Less than $5,000	90.4	45.5	83.9	2.3	2.3	82.6	7.1
$5,000–9,999	82.8	38.1	73.5	3.1	2.9	72.6	5.6
$10,000–19,999	77.8	36.5	66.7	4.2	2.8	65.9	7.6
$20,000–29,999	76.6	28.1	66.1	11.7	5.3	61.7	4.5
$30,000–49,999	80.9	28.3	67.7	6.5	4.7	65.4	2.2
$50,000 or more	58.4	24.8	49.8	2.5	0.8	49.8	3.3
Age as of 12/31/95							
Under 25 years	82.1	39.2	74.8	3.9	3.7	74.4	6.5
25–29 years	84.1	38.3	74.3	3.9	2.5	72.0	5.5
30–34 years	95.1	40.5	83.0	5.0	0.8	79.5	7.6
35–39 years	80.5	39.9	69.2	6.8	7.5	69.2	5.7
40 years or over	64.9	31.2	60.7	0.0	1.1	60.7	5.6
First-professional degree							
Medicine (MD)	81.2	39.5	71.7	6.4	3.5	71.2	2.8
Other health science degree	87.3	39.2	81.4	4.6	2.4	79.3	9.1
Law (LLB or JD)	83.3	38.0	78.3	2.2	3.6	77.8	5.7
Theology (MDiv, MHL, BD)	—	—	—	—	—	—	—
Citizenship							
U.S. citizen	83.5	38.8	75.4	3.3	3.1	74.3	6.1
Noncitizen, eligible for federal aid	93.3	48.1	73.4	17.4	2.0	69.0	8.5
Noncitizen, not eligible for federal aid	—	—	—	—	—	—	—
Marital status							
Married	87.7	39.5	78.2	5.1	2.9	75.4	4.9
Not married or separated	81.9	38.4	73.3	3.6	3.1	72.3	6.4

—Sample size too small for a reliable estimate.

[1]Grants include scholarships, fellowships, tuition waivers, and employer aid.

[2]Included in "Grants" column as well.

[3]Included in "Loans" column as well.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.4—Average amount of financial aid received by aided full-time, full-year graduate and first-professional students, by type of aid, type of degree, and selected student characteristics: 1995–96

	Any aid	Grants[1]	Loans	Assistant-ships	Tuition waivers[2]	Stafford loans[3]	Work study
				All students			
Total	$14,362	$5,968	$13,748	$7,334	$4,220	$12,379	$1,822
				Master's students			
Total	12,143	5,738	11,511	6,242	3,991	11,063	2,147
Gender							
Male	12,576	6,383	12,400	5,991	4,590	11,553	—
Female	11,785	5,203	10,900	6,500	3,594	10,722	—
Citizenship							
U.S. citizen	12,095	5,539	11,422	5,892	3,876	11,036	2,081
Noncitizen, eligible for federal aid	—	—	—	—	—	—	—
Noncitizen, not eligible for federal aid	—	—	—	—	—	—	—
Age as of 12/31/95							
Under 25 years	12,009	4,829	10,370	6,376	3,286	10,188	—
25–29 years	12,782	6,010	12,293	6,655	4,128	11,711	—
30–34 years	12,338	6,428	12,373	—	—	11,403	—
35–39 years	11,134	—	12,461	—	—	12,039	—
40 years or over	10,152	6,757	10,392	—	—	10,146	—
Race–ethnicity							
White, non-Hispanic	12,566	5,614	11,846	6,240	3,831	11,280	2,149
Black, non-Hispanic	13,875	8,600	11,822	—	—	11,592	—
Hispanic	8,729	—	8,485	—	—	—	—
Asian/Pacific Islander	10,028	5,847	9,438	—	—	8,585	—
American Indian/Alaskan Native	—	—	—	—	—	—	—
Marital status							
Married	11,461	6,142	11,115	6,446	—	10,553	—
Not married or separated	12,396	5,569	11,640	6,188	4,090	11,230	2,150
Income in 1994 (including spouse's)							
Less than $5,000	12,052	4,770	10,663	5,399	—	10,500	—
$5,000–9,999	12,673	5,963	10,730	6,709	—	10,361	—
$10,000–19,999	13,767	6,447	12,253	6,946	—	11,951	—
$20,000–29,999	10,190	5,091	11,361	—	—	10,849	—
$30,000–49,999	12,332	6,713	13,255	—	—	12,267	—
$50,000 or more	10,163	5,238	11,451	—	—	10,479	—
Master's degree							
Business administration (MBA)	13,726	7,493	13,697	—	—	12,650	—
Master of science (MS)	11,899	5,185	11,458	5,956	—	11,049	—
Master of arts (MA)	11,564	6,211	11,048	—	—	10,875	—
Education (MEd, MAT)	9,777	—	9,773	—	—	9,317	—
Other	12,423	5,672	11,355	7,397	4,502	11,004	—

Table 2.4—Average amount of financial aid received by aided full-time, full-year graduate and first-professional students, by type of aid, type of degree, and selected student characteristics: 1995–96 —Continued

	Any aid	Grants[1]	Loans	Assistant-ships	Tuition waivers[2]	Stafford loans[3]	Work study
				Doctoral students			
Total	$13,690	$7,825	$10,346	$8,749	$3,622	$10,065	—
Gender							
Male	13,103	7,915	10,757	7,905	2,821	10,470	—
Female	14,550	7,687	9,911	10,093	4,474	9,635	—
Citizenship							
U.S. citizen	14,010	8,111	10,374	8,886	3,998	10,111	—
Noncitizen, eligible for federal aid	—	—	—	—	—	—	—
Noncitizen, not eligible for federal aid	—	—	—	—	—	—	—
Age as of 12/31/95							
Under 25 years	16,426	—	—	—	—	—	—
25–29 years	13,139	8,018	9,878	8,445	3,451	9,489	—
30–34 years	12,005	—	9,251	7,460	—	9,115	—
35–39 years	12,915	—	—	—	—	—	—
40 years or over	17,150	—	11,686	—	—	11,507	—
Race–ethnicity							
White, non-Hispanic	13,980	8,108	10,278	8,842	4,100	9,957	—
Black, non-Hispanic	—	—	—	—	—	—	—
Hispanic	—	—	—	—	—	—	—
Asian/Pacific Islander	12,129	—	—	—	—	—	—
American Indian/Alaskan Native	—	—	—	—	—	—	—
Marital status							
Married	12,753	5,689	11,457	8,889	—	11,143	—
Not married or separated	14,108	8,685	9,714	8,696	4,029	9,451	—
Income in 1994 (including spouse's)							
Less than $5,000	15,309	11,069	10,775	—	—	10,358	—
$5,000–9,999	18,192	10,293	—	—	—	—	—
$10,000–19,999	13,452	7,180	9,590	9,179	—	9,536	—
$20,000–29,999	13,585	—	—	—	—	—	—
$30,000–49,999	11,263	—	—	—	—	—	—
$50,000 or more	8,720	—	—	—	—	—	—
Doctoral degree							
Doctor of philosophy (PhD)	14,172	8,405	9,871	9,054	3,312	9,687	—
Doctor of education (EdD)	—	—	—	—	—	—	—
Other	12,076	5,996	—	—	—	—	—

Table 2.4—Average amount of financial aid received by aided full-time, full-year graduate and first-professional students, by type of aid, type of degree, and selected student characteristics: 1995–96 —Continued

	Any aid	Grants[1]	Loans	Assistant-ships	Tuition waivers[2]	Stafford loans[3]	Work study
				First-professional students			
Total	$18,285	$4,813	$16,929	$5,766	$4,219	$14,396	$1,545
Gender							
Male	18,329	4,968	16,945	5,336	4,287	14,534	1,577
Female	18,221	4,603	16,905	—	—	14,203	1,507
Citizenship							
U.S. citizen	18,216	4,712	16,876	3,928	4,050	14,424	1,526
Noncitizen, eligible for federal aid	21,157	—	19,014	—	—	13,527	—
Noncitizen, not eligible for federal aid	—	—	—	—	—	—	—
Age as of 12/31/95							
Under 25 years	18,151	4,903	16,468	—	—	13,968	1,349
25–29 years	18,721	5,074	17,678	—	—	14,796	1,743
30–34 years	17,330	4,348	16,208	—	—	14,789	—
35–39 years	18,375	4,376	16,510	—	—	14,573	—
40 years or over	17,078	—	16,084	—	—	13,656	—
Race–ethnicity							
White, non-Hispanic	18,182	4,626	17,062	4,409	4,858	14,698	1,505
Black, non-Hispanic	21,440	7,416	17,266	—	—	14,238	—
Hispanic	16,766	3,727	15,451	—	—	12,582	—
Asian/Pacific Islander	18,416	4,516	17,227	—	—	13,583	—
American Indian/Alaskan Native	—	—	—	—	—	—	—
Marital status							
Married	18,125	5,213	16,484	—	—	14,565	—
Not married or separated	18,334	4,694	17,065	4,623	3,555	14,346	1,481
Income in 1994 (including spouse's)							
Less than $5,000	18,899	4,669	17,176	—	—	14,221	1,436
$5,000–9,999	18,281	4,731	16,957	—	—	14,637	—
$10,000–19,999	18,002	4,967	17,033	—	—	14,705	—
$20,000–29,999	17,929	5,936	16,156	—	—	14,656	—
$30,000–49,999	17,479	5,247	17,298	—	—	14,905	—
$50,000 or more	15,063	—	14,857	—	—	13,524	—
First-professional degree							
Medicine (MD)	20,853	7,871	17,519	—	—	13,594	—
Other health science degree	17,850	3,476	16,788	—	—	14,452	1,540
Law (LLB or JD)	18,369	4,203	17,191	—	2,968	14,904	1,679
Theology (MDiv, MHL, BD)	—	—	—	—	—	—	—

—Sample size too small for a reliable estimate.

[1]Grants include scholarships, fellowships, tuition waivers, and employer aid.

[2]Included in "Grants" column as well.

[3]Included in "Loans" column as well.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.5—Percentage distribution of graduate and first-professional students according to aid package, by selected enrollment and institution characteristics: 1995–96

	Grants only*	Grants and loans only	Loans only	Other combinations of aid	Unaided
			All students		
Total	16.7	6.8	12.8	15.6	48.1
Master's degree	19.6	5.2	12.0	14.5	48.7
Public	17.6	3.8	10.2	19.7	48.7
Nondoctorate-granting	16.2	3.3	9.2	10.3	61.1
Doctorate-granting	18.2	4.1	10.6	23.6	43.6
Private, not-for-profit	21.9	7.1	14.4	7.8	48.9
Nondoctorate-granting	23.0	7.2	14.2	5.0	50.6
Doctorate-granting	21.0	7.1	14.5	9.8	47.6
Doctoral degree	15.7	4.2	7.4	37.8	35.0
Public	14.2	3.0	4.3	45.8	32.6
Private, not-for-profit	19.6	6.4	8.9	26.1	38.9
First-professional degree	6.5	26.0	34.9	12.9	19.8
Public	4.4	31.6	35.1	13.1	15.7
Private, not-for-profit	8.0	21.9	34.7	12.7	22.6
Master's degree					
Business administration (MBA)	28.3	5.3	9.1	7.9	49.3
Master of science (MS)	18.3	6.0	10.0	21.7	44.1
Master of arts (MA)	16.2	5.9	11.7	16.0	50.1
Education (MEd, MAT)	17.2	2.6	13.3	6.2	60.7
Other	17.8	6.1	15.6	18.5	42.1
Doctoral degree					
Doctor of philosophy (PhD)	16.3	3.7	5.3	42.1	32.6
Doctor of education (EdD)	18.6	4.3	9.6	10.2	57.4
Other	12.3	5.5	9.0	41.4	31.8
First-professional degree					
Medicine (MD)	3.4	31.0	31.4	15.2	19.1
Other health science degree	3.0	28.0	38.9	15.4	14.7
Law (LLB or JD)	4.7	26.6	41.1	8.6	19.1
Theology (MDiv, MHL, BD)	9.0	3.0	0.0	63.6	24.4
Attendance pattern					
Full-time, full-year	12.6	15.4	22.3	25.9	23.9
Full-time, part-year	11.8	5.0	14.1	15.2	53.9
Part-time, full-year	20.2	3.8	10.4	14.3	51.3
Part-time, part-year	19.1	1.0	3.0	5.4	71.5

Table 2.5—Percentage distribution of graduate and first-professional students according to aid package, by selected enrollment and institution characteristics: 1995–96—Continued

	Grants only*	Grants and loans only	Loans only	Other combinations of aid	Unaided
			Full-time, full-year students		
Total	12.6	15.4	22.3	25.9	23.9
Master's degree	15.9	11.5	19.7	25.2	27.8
Public	—	7.7	16.9	34.5	25.3
Nondoctorate-granting	11.8	9.4	21.3	23.5	34.0
Doctorate-granting	16.3	7.4	16.0	36.8	23.5
Private, not-for-profit	16.6	17.5	23.0	12.3	30.6
Nondoctorate-granting	8.1	22.2	29.8	5.4	34.6
Doctorate-granting	20.5	15.4	19.9	15.5	28.8
Doctoral degree	16.3	6.4	8.1	50.7	18.6
Public	12.8	5.3	5.4	62.5	14.1
Private, not-for-profit	25.5	9.1	4.7	38.2	22.5
First-professional degree	4.4	28.7	36.3	13.8	16.8
Public	4.1	32.8	36.2	12.7	14.3
Private, not-for-profit	4.7	25.4	36.4	14.6	19.0
Master's degree					
Business administration (MBA)	16.9	11.1	17.1	15.7	39.3
Master of science (MS)	12.8	15.5	15.3	32.7	23.7
Master of arts (MA)	20.6	15.3	19.0	21.9	23.3
Education (MEd, MAT)	11.3	6.9	28.0	15.4	38.5
Other	17.0	9.1	21.0	29.7	23.2
Doctoral degree					
Doctor of philosophy (PhD)	17.6	5.5	7.1	52.1	17.6
Doctor of education (EdD)	—	—	—	—	—
Other	12.5	9.4	9.6	49.3	19.2
First-professional degree					
Medicine (MD)	3.6	30.9	32.7	14.0	18.8
Other health science degree	2.7	29.6	39.1	16.0	12.7
Law (LLB or JD)	4.1	28.9	41.2	9.1	16.7
Theology (MDiv, MHL, BD)	—	—	—	—	—

—Sample size too small for a reliable estimate.

*Grants include scholarships, fellowships, tuition waivers, and employer aid.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.6—Average amount of aid received by aided graduate and first-professional students, by type of aid package and selected enrollment and institution characteristics: 1995–96

	Grants only[1]	Grants and loans only[2]	Loans only[3]	Other combinations of aid[4]	Total aid
			All students		
Total	$3,271	$16,993	$12,095	$11,789	$9,814
Master's degree	3,034	14,472	9,747	10,316	7,825
Public	2,334	10,941	8,032	9,884	7,007
Nondoctorate-granting	1,298	8,293	6,611	6,203	4,440
Doctorate-granting	2,712	11,822	8,541	10,543	7,735
Private, not-for-profit	3,855	17,459	11,498	12,016	9,140
Nondoctorate-granting	2,415	14,608	9,491	7,088	6,696
Doctorate-granting	5,000	19,568	12,919	13,834	10,811
Doctoral degree	5,888	15,758	10,990	13,422	11,483
Public	4,239	—	—	11,817	10,116
Private, not-for-profit	8,058	—	9,878	18,541	14,070
First-professional degree	5,120	20,469	17,200	17,724	17,357
Public	7,658	18,024	15,309	16,789	16,157
Private, not-for-profit	4,128	22,975	18,559	18,412	18,287
Master's degree					
Business administration (MBA)	3,855	16,189	12,132	8,938	7,426
Master of science (MS)	2,880	15,762	9,705	9,653	8,107
Master of arts (MA)	3,637	15,267	9,464	9,236	8,183
Education (MEd, MAT)	1,465	—	7,755	9,042	5,490
Other	2,938	12,629	10,002	12,429	8,877
Doctoral degree					
Doctor of philosophy (PhD)	7,030	—	11,804	14,292	12,495
Doctor of education (EdD)	—	—	—	—	5,758
Other	—	—	—	11,277	10,229
First-professional degree					
Medicine (MD)	—	23,928	18,338	20,119	20,655
Other health science degree	—	20,619	17,188	16,392	17,685
Law (LLB or JD)	5,798	19,342	17,066	21,134	17,599
Theology (MDiv, MHL, BD)	—	—	—	—	11,296
Attendance pattern					
Full-time, full-year	7,142	18,949	14,655	14,906	14,362
Full-time, part-year	2,445	12,747	9,203	8,964	7,780
Part-time, full-year	2,783	12,890	9,816	9,540	7,058
Part-time, part-year	1,048	—	6,487	3,606	2,358

Table 2.6—Average amount of aid received by aided graduate and first-professional students, by type of aid package and selected enrollment and institution characteristics: 1995–96—Continued

	Grants only[1]	Grants and loans only[2]	Loans only[3]	Other combinations of aid[4]	Total aid
			Full-time, full-year students		
Total	$7,142	$18,949	$14,655	$14,906	$14,362
Master's degree	6,552	17,233	11,552	13,818	12,143
Public	—	13,541	9,354	12,529	10,391
Nondoctorate-granting	—	—	7,667	—	7,726
Doctorate-granting	5,436	14,301	9,826	13,056	10,875
Private, not-for-profit	8,687	20,041	14,164	19,451	15,277
Nondoctorate-granting	—	18,063	10,921	—	12,917
Doctorate-granting	9,773	21,342	16,366	19,661	16,261
Doctoral degree	9,192	16,108	13,049	14,935	13,690
Public	—	—	—	12,732	11,862
Private, not-for-profit	—	—	—	21,351	17,333
First-professional degree	6,590	20,794	17,892	17,823	18,285
Public	—	18,006	15,590	16,357	16,262
Private, not-for-profit	5,632	23,791	19,798	18,888	20,067
Master's degree					
Business administration (MBA)	—	—	13,912	12,741	13,726
Master of science (MS)	—	18,626	11,153	11,073	11,899
Master of arts (MA)	—	17,636	10,982	11,801	11,564
Education (MEd, MAT)	—	—	9,119	—	9,777
Other	5,586	14,123	11,939	16,160	12,423
Doctoral degree					
Doctor of philosophy (PhD)	9,619	—	—	15,770	14,172
Doctor of education (EdD)	—	—	—	—	—
Other	—	—	—	—	12,076
First-professional degree					
Medicine (MD)	—	24,023	18,562	20,886	20,853
Other health science degree	—	20,845	17,455	15,630	17,850
Law (LLB or JD)	—	19,631	18,055	21,670	18,369
Theology (MDiv, MHL, BD)	—	—	—	—	—

—Sample size too small for a reliable estimate.

[1]For students with grants only. Grants include scholarships, fellowships, tuition waivers, and employer aid.

[2]For students with grants and loans only.

[3]For students with loans only.

[4]For students with other combinations of aid only.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.7—Percentage of graduate and first-professional students with Stafford loans, and average amounts, by selected enrollment and institution characteristics: 1995–96

	Total loans		Subsidized loans		Unsubsidized loans	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
			All students			
Total	24.3	$11,008	22.9	$6,971	15.6	$6,901
Master's degree	21.8	9,606	20.3	6,513	12.7	6,092
Public	19.9	8,135	18.7	6,171	9.9	4,740
Nondoctorate-granting	15.3	6,797	14.0	5,407	6.8	4,158
Doctorate-granting	21.8	8,519	20.6	6,384	11.1	4,885
Private, not-for-profit	24.4	11,377	22.8	6,985	16.4	7,199
Nondoctorate-granting	22.9	9,921	20.9	6,481	14.5	6,336
Doctorate-granting	25.5	12,324	24.3	7,300	17.9	7,707
Doctoral degree	19.5	9,628	18.1	6,599	11.7	5,827
Public	16.8	8,291	15.8	6,378	9.0	4,234
Private, not-for-profit	20.9	10,762	19.5	6,677	13.2	7,204
First-professional degree	67.9	14,174	66.4	7,967	52.1	8,308
Public	76.4	13,004	74.9	7,842	53.2	7,639
Private, not-for-profit	61.8	15,203	60.3	8,078	51.4	8,799
Master's degree						
Business administration (MBA)	17.3	10,696	15.7	6,492	12.0	6,977
Master of science (MS)	21.4	9,538	20.0	6,319	13.1	5,921
Master of arts (MA)	22.1	9,936	20.6	6,762	13.1	6,167
Education (MEd, MAT)	18.1	8,127	16.8	6,215	8.8	4,900
Other	28.6	9,632	27.2	6,637	15.3	6,234
Doctoral degree						
Doctor of philosophy (PhD)	18.6	9,653	17.4	6,787	10.6	5,783
Doctor of education (EdD)	13.9	—	13.0	—	6.2	—
Other	21.6	9,866	19.5	6,604	14.4	—
First-professional degree						
Medicine (MD)	70.3	13,525	69.7	7,973	48.6	8,127
Other health science degree	76.7	14,294	74.5	7,949	59.4	8,494
Law (LLB or JD)	74.7	14,620	72.9	8,034	61.1	8,283
Theology (MDiv, MHL, BD)	4.4	—	4.4	—	2.9	—
Attendance pattern						
Full-time, full-year	48.0	12,379	45.7	7,531	33.1	7,524
Full-time, part-year	20.9	8,598	19.5	5,800	12.8	5,228
Part-time, full-year	17.6	9,364	16.1	6,448	10.1	6,003
Part-time, part-year	4.5	6,535	4.2	4,671	2.2	4,365

Table 2.7—Percentage of graduate and first-professional students with Stafford loans, and average amounts, by selected enrollment and institution characteristics: 1995–96—Continued

	Total loans		Subsidized loans		Unsubsidized loans	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
			Full-time, full-year students			
Total	48.0	$12,379	45.7	$7,531	33.1	$7,524
Master's degree	42.5	11,063	39.7	7,227	27.2	6,734
Public	38.8	9,391	37.0	6,858	21.8	5,087
Nondoctorate-granting	39.8	8,267	37.1	6,551	21.4	4,024
Doctorate-granting	48.2	13,229	44.7	7,819	34.8	8,276
Private, not-for-profit	38.6	9,635	37.0	6,923	21.9	5,305
Nondoctorate-granting	56.1	11,658	49.7	7,608	36.5	7,565
Doctorate-granting	44.6	14,126	42.5	7,931	34.0	8,623
Doctoral degree	27.2	10,065	25.4	6,818	16.2	6,220
Public	26.7	8,507	26.2	6,307	14.0	4,407
Private, not-for-profit	22.6	11,925	20.0	7,493	14.2	8,375
First-professional degree	73.0	14,396	71.6	8,062	56.2	8,427
Public	78.6	13,110	77.2	7,874	54.9	7,703
Private, not-for-profit	68.3	15,631	66.8	8,242	57.3	9,004
Master's degree						
Business administration (MBA)	35.9	12,650	32.7	7,223	28.0	7,785
Master of science (MS)	43.4	11,049	40.9	6,936	29.6	6,620
Master of arts (MA)	45.4	10,875	42.3	7,267	29.4	6,367
Education (MEd, MAT)	44.2	9,317	39.3	7,104	24.9	5,334
Other	43.3	11,004	41.2	7,398	24.8	6,931
Doctoral degree						
Doctor of philosophy (PhD)	26.1	9,687	24.3	6,867	14.7	5,847
Doctor of education (EdD)	—	—	—	—	—	—
Other	31.5	—	29.6	—	21.3	—
First-professional degree						
Medicine (MD)	71.2	13,594	70.6	7,998	49.3	8,200
Other health science degree	79.3	14,452	77.3	8,034	61.1	8,595
Law (LLB or JD)	77.8	14,904	76.2	8,175	63.5	8,446
Theology (MDiv, MHL, BD)	—	—	—	—	—	—

—Sample size too small for a reliable estimate.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.8—Percentage distributions of graduate and first-professional students according to subsidized and total Stafford loan borrowing, by selected enrollment and institution characteristics: 1995–96

	Subsidized				Total		
	None	Less than maximum	Maximum ($8,500)	Unsub-sidized	None	Less than maximum	Maximum ($18,500)
				All students			
Total	77.1	7.7	15.3	15.6	75.7	16.6	7.7
Master's degree	79.7	8.6	11.7	12.7	78.2	16.8	5.0
Public	81.4	9.5	9.1	9.9	80.1	17.5	2.4
Nondoctorate-granting	86.0	7.5	6.5	6.8	84.8	14.1	1.2
Doctorate-granting	79.4	10.4	10.2	11.1	78.2	18.9	2.9
Private, not-for-profit	77.2	7.3	15.6	16.4	75.6	15.5	9.0
Nondoctorate-granting	79.1	8.2	12.8	14.5	77.1	17.0	5.9
Doctorate-granting	75.8	6.6	17.6	17.9	74.5	14.3	11.2
Doctoral degree	81.9	8.8	9.3	11.7	80.5	16.1	3.4
Public	84.2	9.1	6.8	9.0	83.2	16.1	0.7
Private, not-for-profit	80.6	8.2	11.3	13.2	79.1	14.5	6.4
First-professional degree	33.6	9.3	57.1	52.1	32.1	33.1	34.8
Public	25.1	12.0	62.9	53.2	23.6	46.3	30.1
Private, not-for-profit	39.7	7.4	52.9	51.4	38.2	23.6	38.2
Master's degree							
Business administration (MBA)	84.4	6.9	8.8	12.0	82.7	12.3	5.1
Master of science (MS)	80.0	9.7	10.3	13.1	78.6	16.0	5.4
Master of arts (MA)	79.4	7.6	13.0	13.1	77.9	16.4	5.7
Education (MEd, MAT)	83.2	7.7	9.0	8.8	81.9	16.1	2.0
Other	72.9	10.8	16.4	15.3	71.4	22.0	6.7
Doctoral degree							
Doctor of philosophy (PhD)	82.7	8.5	8.9	10.6	81.4	15.5	3.1
Doctor of education (EdD)	87.0	7.0	6.0	6.2	86.1	12.3	1.6
Other	80.5	8.0	11.5	14.4	78.5	17.9	3.7
First-professional degree							
Medicine (MD)	30.4	9.5	60.1	48.6	29.7	39.8	30.5
Other health science degree	25.5	10.6	63.9	59.4	23.3	37.4	39.4
Law (LLB or JD)	27.1	9.0	64.0	61.1	25.3	32.5	42.2
Theology (MDiv, MHL, BD)	95.6	1.4	3.0	2.9	95.6	4.4	0.0
Attendance pattern							
Full-time, full-year	54.3	10.6	35.2	33.1	52.0	28.8	19.2
Full-time, part-year	80.5	11.1	8.4	12.8	79.1	16.6	4.3
Part-time, full-year	83.9	7.1	9.0	10.1	82.4	14.2	3.4
Part-time, part-year	95.8	2.9	1.4	2.2	95.5	4.0	0.5
Subsidized amount							
None	100.0	0.0	0.0	1.8	98.2	1.8	0.0
Less than maximum	0.0	100.0	0.0	44.5	0.0	97.3	2.7
Maximum	0.0	0.0	100.0	70.9	0.0	50.6	49.4

Table 2.8—Percentage distributions of graduate and first-professional students according to subsidized and total Stafford loan borrowing, by selected enrollment and institution characteristics: 1995–96 —Continued

	Subsidized				Total		
	None	Less than maximum	Maximum ($8,500)	Unsubsidized	None	Less than maximum	Maximum ($18,500)
				Full-time, full-year students			
Total	54.3	10.6	35.2	33.1	52.0	28.8	19.2
Master's degree	60.3	11.6	28.1	27.2	57.5	28.9	13.7
Public	63.0	14.6	22.4	21.8	61.2	31.9	6.9
Nondoctorate-granting	62.9	14.0	23.1	21.4	60.2	35.0	4.8
Doctorate-granting	55.3	6.5	38.3	21.9	51.8	23.5	24.7
Private, not-for-profit	63.0	14.8	22.2	34.8	61.4	31.2	7.4
Nondoctorate-granting	50.3	8.6	41.1	36.5	43.9	34.0	22.0
Doctorate-granting	57.5	5.5	37.0	34.0	55.4	18.7	25.9
Doctoral degree	74.6	11.5	14.0	16.2	72.8	22.2	5.0
Public	73.8	15.4	10.8	14.0	73.3	25.6	1.2
Private, not-for-profit	80.0	5.2	14.8	14.2	77.4	14.3	8.3
First-professional degree	28.5	8.4	63.2	56.2	27.0	34.2	38.7
Public	22.8	12.0	65.3	54.9	21.4	46.7	32.0
Private, not-for-profit	33.2	5.4	61.4	57.3	31.7	23.9	44.4
Master's degree							
Business administration (MBA)	67.3	9.9	22.8	28.0	64.1	19.7	16.2
Master of science (MS)	59.1	14.7	26.2	29.6	56.6	27.6	15.8
Master of arts (MA)	57.7	13.3	29.0	29.4	54.6	31.1	14.3
Education (MEd, MAT)	60.7	10.0	29.3	24.9	55.8	39.9	4.3
Other	58.8	10.4	30.8	24.8	56.7	29.8	13.5
Doctoral degree							
Doctor of philosophy (PhD)	75.7	11.4	12.9	14.7	74.0	22.0	4.1
Doctor of education (EdD)	—	—	—	—	—	—	—
Other	70.4	14.3	15.4	21.3	68.5	25.4	6.1
First-professional degree							
Medicine (MD)	29.5	9.0	61.5	49.3	28.8	40.0	31.2
Other health science degree	22.7	9.7	67.6	61.1	20.7	38.6	40.7
Law (LLB or JD)	23.8	7.2	69.0	63.5	22.2	31.0	46.8
Theology (MDiv, MHL, BD)	—	—	—	—	—	—	—
Subsidized amount							
None	100.0	0.0	0.0	4.1	95.9	4.1	0.0
Less than maximum	0.0	100.0	0.0	47.2	0.0	96.2	3.9
Maximum	0.0	0.0	100.0	73.7	0.0	46.6	53.4

—Sample size too small for a reliable estimate.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.9—Average aid ratios for aided graduate and first-professional students, by institution type and selected enrollment and institution characteristics: 1995–96

	Ratio of federal aid to total aid[1]	Ratio of institutional aid to total aid[2]	Ratio of state aid to total aid[3]	Ratio of grants to total aid[4]	Ratio of loans to total aid[5]
			All students		
Total	40.5	34.2	1.4	39.3	40.9
Master's degree	37.1	31.5	1.3	44.1	37.0
Public	33.4	37.3	2.1	40.9	33.0
Nondoctorate-granting	36.2	25.0	4.1	45.7	36.0
Doctorate-granting	32.6	40.8	1.5	39.5	32.1
Private, not-for-profit	42.3	25.2	0.2	48.0	42.7
Nondoctorate-granting	42.6	16.8	0.2	50.5	42.4
Doctorate-granting	42.1	31.0	0.2	46.2	42.8
Doctoral degree	22.7	69.1	0.2	35.8	22.0
Public	16.9	73.4	0.3	32.3	16.6
Private, not-for-profit	28.1	66.3	0.0	45.7	26.5
First-professional degree	73.3	15.9	1.1	16.8	76.7
Public	79.7	12.9	1.0	14.7	80.1
Private, not-for-profit	68.3	18.2	1.1	18.5	74.1
Master's degree					
Business administration (MBA)	29.1	15.5	1.2	60.7	29.9
Master of science (MS)	31.7	41.1	0.8	39.0	31.7
Master of arts (MA)	38.6	46.0	0.9	39.2	38.8
Education (MEd, MAT)	43.7	19.8	3.1	46.3	43.5
Other	43.2	33.1	0.6	38.5	42.5
Doctoral degree					
Doctor of philosophy (PhD)	19.4	74.6	0.2	37.9	18.2
Doctor of education (EdD)	30.8	36.6	0.6	48.2	31.1
Other	25.2	69.0	0.0	26.2	25.4
First-professional degree					
Medicine (MD)	69.0	22.4	0.5	16.8	73.3
Other health science degree	81.9	9.6	1.3	10.4	83.7
Law (LLB or JD)	79.7	10.8	1.3	13.3	84.8
Theology (MDiv, MHL, BD)	4.9	14.3	0.0	15.1	4.2
Attendance pattern					
Full-time, full-year	52.9	36.3	0.9	26.9	53.8
Full-time, part-year	42.3	41.3	0.8	31.5	43.2
Part-time, full-year	31.7	34.0	1.6	46.9	31.7
Part-time, part-year	14.8	26.4	2.8	68.8	14.3

Table 2.9—Average aid ratios for aided graduate and first-professional students, by institution type and selected enrollment and institution characteristics: 1995–96—Continued

	Ratio of federal aid to total aid[1]	Ratio of institutional aid to total aid[2]	Ratio of state aid to total aid[3]	Ratio of grants to total aid[4]	Ratio of loans to total aid[5]
	Full-time, full-year students				
Total	52.9	36.3	0.9	26.9	53.8
Master's degree	49.5	37.4	0.8	31.7	49.4
Public	43.4	42.0	1.3	30.7	42.8
Nondoctorate-granting	55.9	32.3	1.7	22.4	54.4
Doctorate-granting	41.2	43.7	1.2	32.2	40.7
Private, not-for-profit	58.4	31.9	0.2	33.5	59.4
Nondoctorate-granting	76.6	19.3	0.2	22.3	76.5
Doctorate-granting	50.8	37.2	0.2	38.2	52.2
Doctoral degree	24.1	71.7	0.1	34.6	22.9
Public	20.1	74.1	0.2	28.7	19.6
Private, not-for-profit	22.2	76.3	0.0	50.7	19.3
First-professional degree	75.6	13.9	1.2	14.3	79.3
Public	80.6	12.6	1.1	14.2	81.2
Private, not-for-profit	71.1	15.0	1.2	14.3	77.6
Master's degree					
Business administration (MBA)	48.5	33.1	2.5	35.8	50.1
Master of science (MS)	45.2	41.6	0.4	27.0	45.0
Master of arts (MA)	49.5	47.9	0.1	36.5	49.6
Education (MEd, MAT)	64.4	19.3	1.0	23.0	65.0
Other	48.3	36.9	0.7	33.2	47.7
Doctoral degree					
Doctor of philosophy (PhD)	22.3	74.1	0.1	37.2	20.6
Doctor of education (EdD)	—	—	—	—	—
Other	28.3	67.3	0.0	25.3	28.7
First-professional degree					
Medicine (MD)	70.3	21.3	0.5	17.0	74.3
Other health science degree	82.8	9.4	1.4	9.9	84.3
Law (LLB or JD)	79.2	11.1	1.3	13.1	85.2
Theology (MDiv, MHL, BD)	—	—	—	—	—

—Sample size too small for a reliable estimate.

[1]For all aided students, including those with no federal aid.

[2]For all aided students, including those with no institutional aid. A large proportion of institutional aid comes from federal research funds.

[3]For all aided students, including those with no state aid.

[4]For all aided students, including those with no grants.

[5]For all aided students, including those with no loans.

NOTE: 52 percent of all students were aided (table 2.1). Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.10—Average aid ratios for aided graduate and first-professional students with various sources and types of aid, by selected enrollment and institution characteristics: 1995–96

	For those with each type of aid					
	Ratio of federal aid to total aid[1]	Ratio of institutional aid to total aid[2]	Ratio of state aid to total aid[3]	Ratio of grants to total aid[4]	Ratio of loans to total aid[5]	Ratio of total aid to student budget[6]
	All students					
Total	84.7	71.3	31.7	69.1	85.8	62.1
Master's degree	86.0	72.0	43.5	75.5	85.8	57.9
Public	84.2	75.0	51.2	73.8	83.6	59.5
Nondoctorate-granting	89.7	68.1	—	79.2	88.5	52.4
Doctorate-granting	82.6	76.3	—	72.2	82.1	61.4
Private, not-for-profit	88.0	66.5	—	77.0	88.1	56.5
Nondoctorate-granting	91.6	63.5	—	79.7	90.3	57.3
Doctorate-granting	85.6	67.6	—	75.1	86.6	56.1
Doctoral degree	71.7	84.5	—	63.1	73.3	67.2
Public	65.8	86.0	—	57.5	66.5	68.1
Private, not-for-profit	74.1	81.4	—	73.7	77.5	65.7
First-professional degree	85.4	41.1	10.9	35.8	88.7	73.6
Public	86.9	32.2	10.1	29.3	87.8	78.6
Private, not-for-profit	84.2	48.6	11.6	41.4	89.4	69.6
Master's degree						
Business administration (MBA)	85.1	66.1	—	83.4	86.1	52.9
Master of science (MS)	82.7	76.7	—	73.3	82.3	62.4
Master of arts (MA)	86.0	75.8	—	71.1	84.8	59.1
Education (MEd, MAT)	93.1	69.8	—	84.4	93.1	55.0
Other	85.1	68.0	—	68.8	84.7	57.5
Doctoral degree						
Doctor of philosophy (PhD)	64.7	85.0	—	64.1	66.1	68.3
Doctor of education (EdD)	—	—	—	—	—	52.6
Other	79.6	84.1	—	52.7	80.2	69.3
First-professional degree						
Medicine (MD)	78.6	43.5	—	33.7	83.7	77.9
Other health science degree	89.8	33.1	8.0	23.7	90.1	74.1
Law (LLB or JD)	85.7	30.0	14.6	30.3	91.0	75.0
Theology (MDiv, MHL, BD)	—	—	—	—	—	76.5
Attendance pattern						
Full-time, full-year	82.2	63.9	16.1	50.9	84.1	67.6
Full-time, part-year	91.1	80.3	—	68.0	90.9	64.4
Part-time, full-year	86.7	78.2	46.5	79.7	86.3	55.5
Part-time, part-year	91.5	88.7	—	93.7	91.4	56.3

Table 2.10—Average aid ratios for aided graduate and first-professional students with various sources and types of aid, by selected enrollment and institution characteristics: 1995–96—Continued

	For those with each type of aid					
	Ratio of federal aid to total aid[1]	Ratio of institutional aid to total aid[2]	Ratio of state aid to total aid[3]	Ratio of grants to total aid[4]	Ratio of loans to total aid[5]	Ratio of total aid to student budget[6]
	Full-time, full-year students					
Total	82.2	63.9	16.1	50.9	84.1	67.6
Master's degree	82.6	65.2	25.7	57.6	83.0	63.4
Public	80.9	69.1	—	58.8	80.9	65.5
Nondoctorate-granting	89.0	61.0	—	52.0	88.0	64.3
Doctorate-granting	79.1	70.4	—	59.8	79.3	65.8
Private, not-for-profit	84.1	57.8	—	55.3	84.8	60.6
Nondoctorate-granting	89.4	42.4	—	43.1	87.3	62.9
Doctorate-granting	81.1	62.8	—	59.4	83.4	59.7
Doctoral degree	66.8	82.0	—	59.0	68.4	67.2
Public	62.7	81.9	—	51.2	63.0	69.1
Private, not-for-profit	62.4	82.2	—	71.5	66.1	64.3
First-professional degree	85.2	36.6	10.6	30.8	88.6	74.6
Public	87.2	32.4	9.9	28.6	88.1	78.3
Private, not-for-profit	83.3	40.6	11.3	33.1	89.1	71.2
Master's degree						
Business administration (MBA)	82.1	63.8	—	61.4	83.3	57.6
Master of science (MS)	79.5	66.4	—	51.0	78.7	65.0
Master of arts (MA)	82.4	69.3	—	62.8	82.5	63.2
Education (MEd, MAT)	89.7	—	—	—	90.5	62.3
Other	82.4	64.0	—	57.7	83.0	64.6
Doctoral degree						
Doctor of philosophy (PhD)	63.5	82.7	—	61.2	65.1	66.9
Doctor of education (EdD)	—	—	—	—	—	—
Other	—	79.5	—	51.9	—	69.1
First-professional degree						
Medicine (MD)	79.1	42.4	—	34.9	84.1	77.9
Other health science degree	90.4	32.5	8.0	22.4	90.4	73.6
Law (LLB or JD)	84.6	29.2	14.0	28.9	90.7	75.3
Theology (MDiv, MHL, BD)	—	—	—	—	—	—

—Sample size too small for a reliable estimate.

[1]For students with federal aid (25 percent of all students, table 3.1).

[2]For students with institutional aid (25 percent of all students, table 3.1). A large proportion of institutional aid comes from federal research funds.

[3]For students with state aid (2 percent of all students, table 3.1).

[4]For students with grants (30 percent of all students, table 2.1).

[5]For students with loans (25 percent of all students, table 2.1).

[6]For aided students (52 percent of all students, table 2.1).

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.11—Percentage of graduate and first-professional students who borrowed Stafford or SLS loans in 1995–96 and prior years for graduate or undergraduate education, by type of degree and class level

	Ever borrowed Stafford & SLS loans	Year borrowed as graduate or undergraduate						
		1995–96	1994–95	1993–94	1992–93	1991–92	1990–91	Prior to 1990–91
Total	46.2	22.8	17.7	14.7	11.9	10.7	9.6	23.2
Graduate level in 1995–96								
First year	44.8	20.8	11.2	11.7	11.1	10.8	9.3	22.2
Second year	50.6	28.0	26.2	13.5	10.4	10.2	8.8	22.4
Third year	48.1	26.7	26.5	25.8	13.3	10.7	11.9	24.7
Fourth year or beyond	42.1	17.8	17.8	17.4	16.4	10.7	10.3	27.5
Degree program in 1995–96								
Master's degree	45.7	20.3	14.5	12.8	10.5	9.9	9.4	24.3
Doctoral degree	40.9	18.1	17.1	12.6	13.2	12.2	9.5	25.5
First year	41.5	17.0	11.4	10.3	11.6	12.2	11.6	27.2
Second year	43.1	28.6	26.0	13.6	13.8	10.6	7.9	16.9
Third year	40.1	20.3	21.1	17.7	13.4	16.0	7.6	22.4
Fourth year or beyond	39.9	12.9	14.3	—	13.7	11.1	9.9	30.1
First-professional degree	72.6	65.2	49.1	36.6	22.8	14.7	12.6	18.0
First year	71.5	63.4	21.9	19.7	19.1	14.2	9.5	13.5
Second year	72.8	67.8	60.1	21.0	15.5	13.6	11.3	17.5
Third year	76.4	68.0	65.7	59.8	19.7	15.4	15.5	21.6
Fourth year or beyond	68.5	59.6	55.5	59.9	47.9	16.9	16.3	22.0

—Sample size too small for a reliable estimate.

NOTE: Some students borrowed in more than one year. Thus, the sum of the percentages who borrowed each year is greater than the percentage who ever borrowed. Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.12—Average amount of Stafford and SLS loans borrowed by graduate and first-professional students in 1995–96 and prior years for graduate or undergraduate education, by type of degree and class level

	Cumulative Stafford & SLS loans	Year borrowed as graduate or undergraduate						
		1995–96	1994–95	1993–94	1992–93	1991–92	1990–91	Prior to 1990–91
Total	$18,209	$11,869	$10,057	$8,422	$4,963	$3,855	$3,394	$5,908
Graduate level in 1995–96								
First year	13,712	11,106	7,187	5,782	3,986	3,459	3,102	5,629
Second year	19,167	11,937	11,191	7,569	4,607	3,475	3,194	5,751
Third year	26,355	13,332	11,769	11,376	4,744	4,060	3,776	6,337
Fourth year or beyond	25,437	12,840	11,263	12,222	8,383	5,954	4,358	6,671
Degree program in 1995–96								
Master's degree	14,321	10,177	8,705	6,587	3,816	3,308	3,227	5,532
Doctoral degree	20,512	10,361	8,535	8,451	6,683	5,489	4,297	7,935
First year	16,077	10,567	—	—	—	—	—	6,979
Second year	23,935	11,982	9,687	—	—	—	—	—
Third year	23,907	10,576	9,067	10,179	—	—	—	7,079
Fourth year or beyond	19,700	8,412	7,527	—	7,472	7,328	—	8,150
First-professional degree	33,854	15,393	13,372	12,377	6,843	3,876	3,308	5,045
First year	20,441	14,810	8,615	6,208	4,184	3,232	2,831	4,368
Second year	31,590	15,308	13,911	9,187	4,179	3,196	2,790	5,212
Third year	41,291	15,494	13,995	13,899	6,442	3,879	3,193	5,189
Fourth year or beyond	52,064	16,583	14,785	15,899	10,705	5,904	4,668	5,382

—Sample size too small for a reliable estimate.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.13—Percentage of graduate and first-professional students who had ever borrowed from any source for their graduate education, by graduate level in 1995–96, type of degree, and institution type

	Graduate level in 1995–96				
	First year	Second year	Third year	Fourth year or beyond	Ever borrowed as graduate
Total	32.4	42.9	42.5	34.8	36.5
Master's degree	31.9	37.7	34.1	26.7	33.7
Public	30.4	34.4	37.8	28.5	32.6
Nondoctorate-granting	25.9	30.9	29.4	—	27.5
Doctorate-granting	32.6	35.8	40.9	31.0	34.7
Private, not-for-profit	34.0	43.0	27.2	22.9	35.3
Nondoctorate-granting	31.4	42.0	28.0	—	33.8
Doctorate-granting	36.3	43.7	26.5	22.3	36.4
Doctoral degree	36.5	45.9	40.0	37.4	39.2
Public	33.8	49.7	37.8	37.0	38.5
Private, not-for-profit	39.3	36.5	42.6	37.1	38.5
First-professional degree	73.7	75.4	78.4	71.6	75.0
Public	81.0	83.5	81.2	79.2	81.4
Private, not-for-profit	69.3	69.5	76.3	65.1	70.5

—Sample size too small for a reliable estimate.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 2.14—Average amount ever borrowed from any source by graduate and first-professional students for graduate education, by graduate level in 1995–96, type of degree, and institution type

	Graduate level in 1995–96				Total amount borrowed as graduate
	First year	Second year	Third year	Fourth year or beyond	
Total	$15,380	$22,026	$30,703	$31,113	$21,437
Master's degree	14,014	17,295	19,738	18,283	16,085
Public	11,717	14,967	17,493	17,063	14,074
Nondoctorate-granting	8,058	11,157	—	—	9,925
Doctorate-granting	13,167	16,184	18,718	17,226	15,426
Private, not-for-profit	16,683	20,440	25,623	—	18,920
Nondoctorate-granting	14,256	15,715	21,570	—	15,462
Doctorate-granting	18,531	23,329	28,890	—	21,256
Doctoral degree	18,597	24,141	25,036	21,176	22,051
Public	14,948	21,660	21,830	18,596	19,210
Private, not-for-profit	—	—	—	24,640	25,202
First-professional degree	21,607	34,624	45,130	56,125	36,718
Public	19,456	31,325	40,578	53,238	34,174
Private, not-for-profit	23,127	37,519	48,732	59,140	38,809

—Sample size too small for a reliable estimate.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Tables 2.15—Percentage of graduate and first-professional completers* who had ever borrowed from any source for undergraduate and graduate education and cumulative amounts borrowed, by type of degree and institution type: 1995–96

	Undergraduate		Graduate		Both graduate and undergraduate	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	29.3	$8,433	45.6	$26,250	58.2	$24,806
Master's degree	31.1	7,947	43.8	19,966	59.1	18,978
Public	32.0	7,376	42.3	17,325	59.3	16,337
Nondoctorate-granting	32.3	—	35.1	13,076	55.5	12,472
Doctorate-granting	31.9	7,419	44.0	18,117	60.2	17,168
Private, not-for-profit	30.2	8,922	46.9	23,535	59.9	22,926
Nondoctorate-granting	31.7	7,740	50.0	17,480	60.3	18,553
Doctorate-granting	29.5	9,515	45.4	26,643	59.7	24,989
Doctoral degree	11.9	—	34.7	21,729	40.3	21,350
Public	10.4	—	35.3	—	39.6	—
Private, not-for-profit	—	—	—	—	—	—
First-professional degree	34.5	9,359	77.0	51,648	80.1	53,662
Public	38.1	9,043	81.4	49,748	83.1	52,814
Private, not-for-profit	32.1	9,611	74.0	53,057	78.1	54,271
Master's degree						
Business administration (MBA)	23.8	8,799	37.8	26,550	48.5	25,001
Master of science (MS)	28.5	7,177	48.1	20,961	63.5	19,076
Master of arts (MA)	32.8	6,689	39.8	19,175	58.4	16,828
Education (MEd, MAT)	30.1	8,542	42.7	12,912	56.2	14,381
Other	40.0	8,532	47.1	19,708	65.9	19,285
Doctoral degree						
Doctor of philosophy (PhD)	12.5	—	35.6	—	41.2	—
Doctor of education (EdD)	—	—	—	—	—	—
Other	—	—	—	—	—	—
First-professional degree						
Medicine (MD)	29.1	—	80.8	55,909	80.8	58,875
Other health science degree	37.3	10,195	76.3	62,646	77.0	67,010
Law (LLB or JD)	33.1	9,546	84.5	47,405	85.6	50,466
Theology (MDiv, MHL, BD)	—	—	—	—	—	—

—Sample size too small for a reliable estimate.

*Students who completed their graduate or first-professional degree programs in 1995–96 (about 18 percent were known to have completed their program in 1995–96).

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

SECTION 3: SOURCES OF FINANCIAL AID

DEGREE PROGRAM

- Sources of aid varied by degree program. First-professional students were the most likely to receive federal aid (69 percent versus 21 percent of doctoral students and 22 percent of master's students). They were also the most likely to receive state aid (8 percent versus 1 percent of doctoral students and 2 percent of master's students) (table 3.1).
- Doctoral students were the most likely to receive institutional aid (53 percent versus 23 percent of master's students and 31 percent of first-professional students).
- Master's degree students were the most likely to receive employer aid (26 percent versus 8 percent of doctoral students and 5 percent of first-professional students). Among master's degree students with employer aid, the average amount received was $3,100 (table 3.2).

STUDENT CHARACTERISTICS

- Master's degree students who enrolled part time for the full year were less likely than those who enrolled full time, full year to receive federal or institutional aid, but were more likely to receive employer aid (table 3.3a). Thirty-two percent of master's degree students who enrolled part time for the full year received employer aid, compared with 17 percent of those who enrolled full time, full year. Part-time master's students with employer aid who attended the full year received an average of $2,800 (table 3.4a).
- At the doctoral and first-professional levels, relatively fewer students who attended part time for the full year received employer aid than their counterparts at the master's degree level (table 3.3a).

COMBINATIONS OF AID

- First-professional students, who rely heavily on loans to finance their education, were more than twice as likely as students in other programs to receive federal aid only: 30 percent were in this category, compared with 12 percent of master's degree students and 7 percent of doctoral students (table 3.5).
- Doctoral students were the most likely to receive institutional aid only (38 percent versus 13 percent of master's degree students and 6 percent of first-professional students).

Table 3.1—Percentage of graduate and first-professional students who received financial aid, by source of aid, attendance pattern, type of degree, and institution type: 1995–96

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
			All students			
Total	51.9	24.8	2.2	25.0	16.4	20.5
Master's degree	51.3	22.1	1.5	22.5	18.5	25.7
Public	51.3	20.3	2.1	25.6	16.4	22.5
Nondoctorate-granting	39.0	15.7	3.1	14.3	15.6	18.8
Doctorate-granting	56.4	22.2	1.6	30.2	16.8	23.8
Private, not-for-profit	51.1	24.6	0.8	19.4	20.4	28.7
Nondoctorate-granting	49.4	23.0	0.5	13.0	23.6	32.1
Doctorate-granting	52.4	25.8	0.9	24.0	18.2	25.9
Doctoral degree	65.0	20.6	0.6	53.2	8.4	7.9
Public	67.4	17.3	0.9	57.5	9.1	9.7
Private, not-for-profit	61.1	23.2	0.0	49.8	7.2	5.2
First-professional degree	80.2	68.8	8.3	31.0	20.9	4.5
Public	84.3	77.3	8.8	34.0	16.1	2.1
Private, not-for-profit	77.4	62.7	7.9	28.9	24.4	6.1
Attendance pattern						
Full-time, full-year	76.1	49.0	4.1	43.4	15.1	9.6
Full-time, part-year	46.1	21.4	1.1	23.7	10.7	14.2
Part-time, full-year	48.7	17.8	1.7	21.2	18.9	27.6
Part-time, part-year	28.5	4.6	1.1	8.5	17.0	27.1
			Full-time, full-year students			
Total	76.1	49.0	4.1	43.4	15.1	9.6
Master's degree	72.2	43.2	2.4	41.6	14.1	16.9
Public	74.7	40.1	3.0	45.7	13.8	17.0
Nondoctorate-granting	66.0	41.4	5.1	35.0	9.8	4.9
Doctorate-granting	76.5	39.8	2.6	47.9	14.6	19.2
Private, not-for-profit	69.4	48.2	1.4	38.3	14.0	16.0
Nondoctorate-granting	65.4	56.1	1.3	29.7	5.8	6.6
Doctorate-granting	71.2	44.6	1.5	42.2	17.7	20.2
Doctoral degree	81.5	29.5	0.6	71.2	7.2	3.7
Public	85.9	27.6	1.0	77.8	9.2	5.1
Private, not-for-profit	77.5	27.6	0.0	72.0	4.3	2.1
First-professional degree	83.2	73.7	9.4	31.6	21.7	2.3
Public	85.7	79.2	9.7	33.5	16.2	1.2
Private, not-for-profit	81.0	69.2	9.2	30.0	26.3	3.1

[1]A large proportion of institutional aid comes from federal research funds.

[2]Also included in "Other" column or in "Institutional" column (if student was an employee of the institution and received it as an employee benefit).

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 3.2—Average amount of aid received by graduate and first-professional students, by source of aid, attendance pattern, type of degree, and institution type: 1995–96

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
			All students			
Total	$9,814	$11,580	$1,567	$6,503	$3,453	$2,821
Master's degree	7,825	9,802	1,629	5,628	2,994	3,133
Public	7,007	8,246	1,670	5,901	2,274	2,287
Nondoctorate-granting	4,440	6,818	—	3,020	1,207	768
Doctorate-granting	7,735	8,660	—	6,459	2,681	2,719
Private, not-for-profit	9,140	11,710	—	5,119	3,859	4,173
Nondoctorate-granting	6,696	10,232	—	2,609	2,582	2,609
Doctorate-granting	10,811	12,666	—	6,109	5,065	5,735
Doctoral degree	11,483	9,996	—	9,572	3,646	2,942
Public	10,116	8,601	—	8,721	3,193	—
Private, not-for-profit	14,070	11,233	—	11,361	—	—
First-professional degree	17,357	15,573	1,544	5,349	6,815	4,053
Public	16,157	14,252	1,350	4,939	4,964	—
Private, not-for-profit	18,287	16,732	1,698	5,692	7,682	4,127
Attendance pattern						
Full-time, full-year	14,362	13,224	1,647	7,903	6,347	7,187
Full-time, part-year	7,780	8,953	—	5,401	3,539	2,230
Part-time, full-year	7,058	9,450	2,009	5,537	2,896	2,815
Part-time, part-year	2,358	6,477	—	2,209	1,059	992
			Full-time, full-year students			
Total	14,362	13,224	1,647	7,903	6,347	7,187
Master's degree	12,143	11,381	1,415	7,176	5,876	7,881
Public	10,391	9,438	—	7,178	4,788	—
Nondoctorate-granting	7,726	8,227	—	3,506	—	—
Doctorate-granting	10,875	9,703	—	7,742	4,907	—
Private, not-for-profit	15,277	13,987	—	7,171	7,866	—
Nondoctorate-granting	12,917	12,401	—	3,670	—	—
Doctorate-granting	16,261	14,892	—	8,292	8,039	—
Doctoral degree	13,690	10,617	—	10,780	4,623	—
Public	11,862	9,007	—	9,338	—	—
Private, not-for-profit	17,333	12,522	—	13,553	—	—
First-professional degree	18,285	15,933	1,569	5,619	7,088	—
Public	16,262	14,402	1,337	4,965	4,573	—
Private, not-for-profit	20,067	17,393	1,772	6,228	8,379	—

—Sample size too small for a reliable estimate.

[1]A large proportion of institutional aid comes from federal research funds.

[2]Also included in "Other" column or in "Institutional" column (if student was an employee of the institution and received aid as an employee benefit).

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 3.3a—Percentage of graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 1995–96

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
			All students			
Total	51.9	24.8	2.2	25.0	16.4	20.5
			Master's students			
Total	51.3	22.1	1.5	22.5	18.5	25.7
Gender						
Male	51.2	18.5	1.3	22.7	21.0	27.8
Female	51.3	25.0	1.6	22.3	16.6	24.3
Citizenship						
U.S. citizen	51.7	23.0	1.5	21.8	19.0	27.6
Noncitizen, eligible for federal aid	51.4	23.9	2.0	32.0	10.8	10.0
Noncitizen, not eligible for federal aid	40.3	0.0	0.0	31.9	12.6	0.0
Age as of 12/31/95						
Under 25 years	64.6	39.5	2.4	35.2	11.5	10.4
25–29 years	56.9	25.7	1.5	27.6	18.9	25.4
30–34 years	46.1	16.1	1.0	18.5	21.3	33.7
35–39 years	46.6	14.9	1.3	14.0	24.2	32.1
40 years or over	39.1	12.0	1.3	12.6	18.2	27.5
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	41.0	14.8	0.6	23.8	9.6	8.2
Black, non-Hispanic	62.7	34.3	1.7	24.5	18.3	30.9
Hispanic	55.8	23.0	2.8	29.9	13.1	22.7
White, non-Hispanic	51.3	22.1	1.5	21.6	20.1	27.2
Marital status						
Married	45.9	13.7	1.2	18.0	21.8	27.8
Not married or separated	54.8	27.7	1.7	25.5	16.4	24.1
Income in 1994 (including spouse's)						
Less than $5,000	71.7	47.1	2.7	35.7	12.8	15.9
$5,000–9,999	60.2	33.0	3.3	35.2	11.4	6.9
$10,000–19,999	52.0	28.4	0.9	28.8	10.9	8.8
$20,000–29,999	46.2	21.2	0.6	18.8	16.6	28.0
$30,000–49,999	47.8	13.7	1.4	19.5	23.1	36.9
$50,000 or more	43.2	8.5	1.1	10.6	27.5	35.7
Master's degree						
Business administration (MBA)	50.7	17.3	1.0	11.9	31.4	49.2
Master of science (MS)	55.9	21.5	1.4	29.9	17.7	21.3
Master of arts (MA)	49.9	22.4	1.2	30.3	10.4	16.6
Education (MEd, MAT)	39.3	18.4	2.3	11.2	14.7	21.9
Other	57.9	29.5	1.3	28.4	17.1	21.4

Table 3.3a—Percentage of graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 1995–96—Continued

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
Attendance pattern						
Full-time, full-year	72.2	43.2	2.4	41.6	14.1	16.9
Full-time, part-year	50.5	22.5	1.0	26.9	11.6	17.5
Part-time, full-year	48.9	17.1	1.5	17.5	22.5	32.0
Part-time, part-year	32.6	6.7	0.8	9.4	19.5	27.4
			Doctoral students			
Total	65.0	20.6	0.6	53.2	8.4	7.9
Gender						
Male	66.9	18.3	0.6	54.9	8.8	7.9
Female	62.0	24.1	0.6	50.5	7.7	8.0
Citizenship						
U.S. citizen	64.2	23.1	0.6	51.0	9.4	7.9
Noncitizen, eligible for federal aid	77.0	20.8	1.4	64.3	4.0	—
Noncitizen, not eligible for federal aid	64.1	0.0	0.0	64.1	2.2	2.5
Age as of 12/31/95						
Under 25 years	79.8	26.1	0.0	69.7	7.5	0.0
25–29 years	79.7	22.5	0.6	72.3	6.3	7.0
30–34 years	64.0	20.9	1.1	56.4	4.2	4.0
35–39 years	57.5	14.2	0.4	41.3	14.1	12.7
40 years or over	42.4	18.7	0.4	21.2	13.0	15.0
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	68.6	5.0	0.0	63.9	3.7	12.6
Black, non-Hispanic	53.4	27.5	1.2	26.6	5.1	—
Hispanic	—	—	—	—	—	—
White, non-Hispanic	64.8	23.1	0.7	52.7	9.7	7.6
Marital status						
Married	56.6	16.7	0.5	42.4	11.4	11.1
Not married or separated	70.6	23.2	0.6	60.4	6.3	6.0
Income in 1994 (including spouse's)						
Less than $5,000	79.7	31.9	1.3	61.9	5.2	2.2
$5,000–9,999	84.8	34.0	0.9	77.0	10.8	1.8
$10,000–19,999	74.1	27.0	0.0	64.7	4.2	7.2
$20,000–29,999	62.0	19.2	0.7	54.6	5.7	3.0
$30,000–49,999	60.5	10.7	1.0	46.6	12.7	20.7
$50,000 or more	42.8	9.4	0.2	29.2	11.7	12.8
Doctoral degree						
Doctor of philosophy (PhD)	67.4	20.2	0.6	59.2	6.5	6.7
Doctor of education (EdD)	42.6	13.9	1.1	18.4	16.2	21.5
Other	68.2	21.6	0.0	55.9	9.6	6.6

Table 3.3a—Percentage of graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 1995–96—Continued

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
Attendance pattern						
Full-time, full-year	81.5	29.5	0.6	71.2	7.2	3.7
Full-time, part-year	56.3	11.1	0.0	46.9	5.0	—
Part-time, full-year	57.4	15.3	0.7	44.0	10.5	14.3
Part-time, part-year	25.3	2.3	0.5	14.5	9.5	—
			First-professional students			
Total	80.2	68.8	8.3	31.0	20.9	4.5
Gender						
Male	79.8	66.4	7.9	30.1	22.0	4.9
Female	80.9	72.4	8.8	32.3	19.4	4.0
Citizenship						
U.S. citizen	80.5	69.9	8.4	30.5	21.0	4.9
Noncitizen, eligible for federal aid	91.6	65.8	6.9	49.7	20.2	0.0
Noncitizen, not eligible for federal aid	—	—	—	—	—	—
Age as of 12/31/95						
Under 25 years	81.3	72.8	8.2	32.0	20.1	1.9
25–29 years	80.4	69.4	9.3	30.7	20.5	5.3
30–34 years	89.9	72.1	7.1	31.5	27.1	5.7
35–39 years	72.2	59.0	6.8	29.6	20.7	4.8
40 years or over	66.0	45.1	5.5	28.1	19.4	16.7
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	73.3	57.7	7.4	40.6	18.2	1.6
Black, non-Hispanic	82.6	73.7	6.0	48.9	24.8	0.7
Hispanic	82.1	72.3	12.6	36.8	14.5	4.8
White, non-Hispanic	80.6	69.5	8.3	27.6	21.1	5.2
Marital status						
Married	83.5	63.6	7.5	34.0	22.8	7.1
Not married or separated	79.2	70.5	8.5	30.0	20.3	3.6
Income in 1994 (including spouse's)						
Less than $5,000	89.5	82.2	11.6	32.9	22.4	2.2
$5,000–9,999	82.1	71.8	6.3	34.4	24.0	4.1
$10,000–19,999	72.2	58.9	7.7	30.1	18.4	1.7
$20,000–29,999	77.0	57.8	4.5	32.7	20.6	6.5
$30,000–49,999	73.8	57.8	5.5	25.7	18.1	6.8
$50,000 or more	57.1	41.0	2.2	19.5	16.6	17.8

Table 3.3a—Percentage of graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 1995–96—Continued

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
First-professional degree						
Medicine (MD)	81.0	71.1	3.3	41.7	23.5	5.0
Other health science degree	85.3	77.8	14.3	24.6	17.2	1.7
Law (LLB or JD)	80.9	75.3	7.4	29.3	19.8	3.0
Theology (MDiv, MHL, BD)	75.6	12.8	0.0	14.0	61.6	—
Attendance pattern						
Full-time, full-year	83.2	73.7	9.4	31.6	21.7	2.3
Full-time, part-year	71.1	58.9	4.2	21.8	20.3	8.8
Part-time, full-year	70.2	47.6	5.6	30.1	18.0	7.3
Part-time, part-year	52.9	20.6	0.0	27.3	16.4	45.6

—Sample size too small for a reliable estimate.

[1]A large proportion of institutional aid comes from federal research funds.

[2]Also included in "Other" column or in "Institutional" column (if student was an employee of the institution and received aid as an employee benefit).

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 3.3b—Percentage of full-time, full-year graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 1995–96

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
			All full-time, full-year students			
Total	76.1	49.0	4.1	43.4	15.1	9.6
			Full-time, full-year master's students			
Total	72.2	43.2	2.4	41.6	14.1	16.9
Gender						
Male	69.7	37.7	2.4	41.9	15.3	18.6
Female	74.5	48.1	2.3	41.4	13.1	15.6
Citizenship						
U.S. citizen	73.6	47.1	2.5	40.5	14.2	19.4
Noncitizen, eligible for federal aid	—	—	—	—	—	—
Noncitizen, not eligible for federal aid	56.7	0.0	0.0	48.7	13.9	0.0
Age as of 12/31/95						
Under 25 years	80.0	53.4	3.9	50.3	11.3	10.3
25–29 years	78.2	46.6	2.3	47.2	14.0	14.9
30–34 years	59.7	31.7	1.6	34.9	14.2	20.7
35–39 years	61.3	30.1	1.0	28.3	21.5	26.6
40 years or over	59.7	33.8	0.9	21.7	16.0	29.5
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	51.9	18.5	0.0	33.8	12.2	2.8
Black, non-Hispanic	90.2	57.4	0.0	45.4	12.4	3.7
Hispanic	64.7	40.4	1.9	33.1	12.3	17.1
White, non-Hispanic	75.8	48.2	3.2	43.9	15.0	20.6
Marital status						
Married	73.3	39.3	2.7	40.4	18.8	14.5
Not married or separated	71.8	44.7	2.2	42.1	12.4	17.8
Income in 1994 (including spouse's)						
Less than $5,000	88.4	64.0	4.1	55.6	9.6	8.6
$5,000–9,999	73.1	42.3	3.4	48.8	11.3	5.9
$10,000–19,999	72.3	46.2	1.4	45.0	9.9	0.9
$20,000–29,999	65.7	34.4	0.6	34.5	15.0	16.9
$30,000–49,999	72.1	34.2	2.8	37.4	21.0	39.2
$50,000 or more	57.5	31.6	1.2	20.6	22.1	40.4
Master's degree						
Business administration (MBA)	60.7	35.9	2.8	31.5	14.9	43.8
Master of science (MS)	76.3	43.4	3.4	47.8	15.0	7.6
Master of arts (MA)	76.7	46.1	0.6	53.1	6.7	3.3
Education (MEd, MAT)	61.5	44.2	4.0	21.2	13.4	17.4
Other	76.9	45.0	1.9	44.8	16.5	15.0

Table 3.3b—Percentage of full-time, full-year graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 1995–96 —Continued

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
	Full-time, full-year doctoral students					
Total	81.5	29.5	0.6	71.2	7.2	3.7
Gender						
Male	84.1	27.2	0.7	74.7	7.2	5.2
Female	77.9	32.6	0.5	66.5	7.3	1.6
Citizenship						
U.S. citizen	81.8	32.9	0.5	70.4	8.0	3.7
Noncitizen, eligible for federal aid	—	—	—	—	—	—
Noncitizen, not eligible for federal aid	—	—	—	—	—	—
Age as of 12/31/95						
Under 25 years	79.5	18.1	0.0	74.9	8.6	0.0
25–29 years	92.9	29.4	0.0	86.6	6.7	3.6
30–34 years	80.0	35.0	1.9	71.6	4.8	4.4
35–39 years	83.9	21.5	0.0	65.3	13.0	—
40 years or over	47.8	43.5	1.6	23.7	5.6	3.3
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	75.4	6.3	0.0	72.8	2.2	—
Black, non-Hispanic	—	—	—	—	—	—
Hispanic	—	—	—	—	—	—
White, non-Hispanic	83.6	33.1	0.6	73.3	9.4	4.0
Marital status						
Married	75.6	29.8	1.2	60.3	8.9	5.8
Not married or separated	84.4	29.3	0.3	76.7	6.4	2.5
Income in 1994 (including spouse's)						
Less than $5,000	82.6	32.9	0.0	68.4	6.0	2.2
$5,000–9,999	88.5	40.0	1.4	82.1	16.7	1.2
$10,000–19,999	86.5	35.1	0.0	78.1	3.3	4.0
$20,000–29,999	82.8	28.3	0.0	72.4	5.7	—
$30,000–49,999	88.5	16.6	3.0	78.0	10.1	—
$50,000 or more	58.6	17.7	0.0	46.5	5.7	3.9
Doctoral degree						
Doctor of philosophy (PhD)	82.4	29.0	0.8	73.8	6.1	4.0
Doctor of education (EdD)	—	—	—	—	—	—
Other	80.8	31.5	0.0	68.4	10.5	1.1

Table 3.3b—Percentage of full-time, full-year graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 1995–96 —Continued

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
	Full-time, full-year first-professional students					
Total	83.2	73.7	9.4	31.6	21.7	2.3
Gender						
Male	83.4	72.6	9.4	30.5	22.7	2.2
Female	82.9	75.3	9.5	33.2	20.3	2.4
Citizenship						
U.S. citizen	83.5	75.1	9.6	31.1	21.6	2.5
Noncitizen, eligible for federal aid	93.3	69.0	8.8	50.7	23.5	0.0
Noncitizen, not eligible for federal aid	—	—	—	—	—	—
Age as of 12/31/95						
Under 25 years	82.1	74.8	8.7	33.1	20.5	1.5
25–29 years	84.1	72.7	10.2	31.8	21.7	3.5
30–34 years	95.1	80.7	9.9	30.5	28.8	0.8
35–39 years	80.5	72.1	10.0	30.8	23.6	2.3
40 years or over	64.9	60.7	7.7	18.0	16.8	2.5
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	75.2	60.6	8.3	41.3	18.2	0.0
Black, non-Hispanic	90.7	85.1	6.2	55.1	23.9	0.0
Hispanic	87.5	77.6	14.9	39.3	14.9	6.1
White, non-Hispanic	83.2	74.5	9.4	27.8	22.2	2.5
Marital status						
Married	87.7	75.4	10.4	31.3	24.0	0.9
Not married or separated	81.9	73.2	9.1	31.7	21.0	2.7
Income in 1994 (including spouse's)						
Less than $5,000	90.4	83.9	12.7	34.1	22.8	1.9
$5,000–9,999	82.8	73.2	6.9	32.6	26.3	1.4
$10,000–19,999	77.8	66.2	8.6	31.4	20.1	0.9
$20,000–29,999	76.6	62.2	4.6	30.9	17.0	4.5
$30,000–49,999	80.9	65.4	6.2	24.3	21.3	6.5
$50,000 or more	58.4	49.8	3.6	19.8	13.5	3.6
First-professional degree						
Medicine (MD)	81.2	72.1	3.0	40.8	23.5	2.5
Other health science degree	87.3	80.0	15.5	25.3	16.3	0.7
Law (LLB or JD)	83.3	78.0	8.2	31.9	21.8	2.8
Theology (MDiv, MHL, BD)	—	—	—	—	—	—

—Sample size too small for a reliable estimate.

[1]A large proportion of institutional aid comes from federal research funds.

[2]Also included in "Other" column or in "Institutional" column (if student was an employee of the institution and received aid as an employee benefit).

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 3.4a—Average amount of financial aid received by aided graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 1995–96

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
			All students			
Total	$9,814	$11,580	$1,567	$6,503	$3,453	$2,821
			Master's students			
Total	7,825	9,802	1,629	5,628	2,994	3,133
Gender						
Male	7,828	10,418	—	5,848	3,501	4,051
Female	7,822	9,443	1,839	5,452	2,487	2,398
Citizenship						
U.S. citizen	7,683	9,781	1,618	5,356	2,806	3,068
Noncitizen, eligible for federal aid	11,738	10,520	—	—	—	—
Noncitizen, not eligible for federal aid	8,854	—	—	—	—	—
Age as of 12/31/95						
Under 25 years	9,643	9,411	—	5,902	3,505	4,255
25–29 years	8,931	10,298	—	6,667	3,082	3,131
30–34 years	7,166	10,168	—	4,929	3,449	3,404
35–39 years	5,821	9,693	—	3,966	2,904	1,653
40 years or over	4,902	8,801	—	3,326	2,218	3,398
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	8,070	8,575	—	6,198	—	—
Black, non-Hispanic	9,310	9,857	—	7,097	3,833	2,035
Hispanic	9,130	8,778	—	8,286	—	—
White, non-Hispanic	7,574	9,978	1,617	5,107	2,723	3,130
Marital status						
Married	5,881	9,105	—	4,459	2,887	3,155
Not married or separated	8,903	10,030	1,496	6,175	3,088	3,113
Income in 1994 (including spouse's)						
Less than $5,000	9,736	9,541	—	5,205	4,659	—
$5,000–9,999	10,150	9,697	—	6,639	4,690	—
$10,000–19,999	9,729	10,038	—	6,346	3,418	—
$20,000–29,999	7,383	9,460	—	5,096	2,643	1,950
$30,000–49,999	7,037	10,711	—	6,429	2,631	3,501
$50,000 or more	4,195	9,375	—	2,730	2,586	3,128
Master's degree						
Business administration (MBA)	7,426	11,052	—	5,342	3,815	4,779
Master of science (MS)	8,107	9,906	—	6,275	2,892	2,799
Master of arts (MA)	8,183	10,020	—	5,262	2,268	1,245
Education (MEd, MAT)	5,490	8,151	—	3,151	1,627	988
Other	8,877	9,788	—	6,015	3,122	3,068
Attendance pattern						
Full-time, full-year	12,143	11,381	1,415	7,176	5,876	7,881
Full-time, part-year	6,628	7,317	—	4,916	3,200	—
Part-time, full-year	6,172	9,033	—	4,662	2,764	2,764
Part-time, part-year	2,554	5,914	—	2,178	1,181	1,069

Table 3.4a—Average amount of financial aid received by aided graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 1995–96—Continued

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
				Doctoral students		
Total	$11,483	$9,996	—	$9,572	$3,646	$2,942
Gender						
Male	11,107	10,519	—	9,373	4,014	—
Female	12,112	9,378	—	9,908	—	—
Citizenship						
U.S. citizen	11,486	10,050	—	9,213	3,649	2,531
Noncitizen, eligible for federal aid	13,147	—	—	—	—	—
Noncitizen, not eligible for federal aid	—	—	—	—	—	—
Age as of 12/31/95						
Under 25 years	15,320	—	—	13,686	—	—
25–29 years	12,239	10,043	—	9,836	—	—
30–34 years	10,229	8,806	—	8,057	—	—
35–39 years	10,787	—	—	9,635	—	—
40 years or over	8,870	10,929	—	—	—	—
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	10,958	—	—	10,716	—	—
Black, non-Hispanic	10,510	—	—	—	—	—
Hispanic	—	—	—	—	—	—
White, non-Hispanic	11,529	9,836	—	9,180	3,599	2,562
Marital status						
Married	10,292	11,112	—	8,626	2,589	—
Not married or separated	12,122	9,456	—	10,017	—	—
Income in 1994 (including spouse's)						
Less than $5,000	12,175	9,848	—	10,022	—	—
$5,000–9,999	15,689	10,798	—	11,711	—	—
$10,000–19,999	12,816	9,034	—	10,343	—	—
$20,000–29,999	11,169	—	—	9,157	—	—
$30,000–49,999	8,710	—	—	7,787	—	—
$50,000 or more	7,851	—	—	7,338	—	—
Doctoral degree						
Doctor of philosophy (PhD)	12,495	10,104	—	10,396	3,315	—
Doctor of education (EdD)	5,758	—	—	—	—	—
Other	10,229	9,977	—	7,624	—	—
Attendance pattern						
Full-time, full-year	13,690	10,617	—	10,780	4,623	—
Full-time, part-year	—	—	—	—	—	—
Part-time, full-year	9,039	9,437	—	7,741	—	—
Part-time, part-year	—	—	—	—	—	—

Table 3.4a—Average amount of financial aid received by aided graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 1995–96—Continued

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
			First-professional students			
Total	$17,357	$15,573	$1,544	$5,349	$6,815	$4,053
Gender						
Male	17,232	15,711	1,534	5,378	7,210	—
Female	17,540	15,387	1,557	5,309	6,153	—
Citizenship						
U.S. citizen	17,288	15,503	1,528	5,100	6,624	4,053
Noncitizen, eligible for federal aid	19,917	17,720	—	—	—	—
Noncitizen, not eligible for federal aid	—	—	—	—	—	—
Age as of 12/31/95						
Under 25 years	17,467	14,918	1,395	5,783	6,859	—
25–29 years	18,309	16,447	1,583	5,417	7,337	—
30–34 years	16,013	15,591	—	4,072	6,433	—
35–39 years	16,466	14,803	—	5,236	7,341	—
40 years or over	12,723	14,437	—	4,051	—	—
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	17,707	15,840	—	6,085	6,728	—
Black, non-Hispanic	19,826	14,829	—	7,136	7,558	—
Hispanic	16,729	15,027	—	4,625	—	—
White, non-Hispanic	17,155	15,678	1,563	4,989	6,728	4,269
Marital status						
Married	15,793	15,801	2,103	4,928	5,675	—
Not married or separated	17,906	15,505	1,378	5,508	7,241	—
Income in 1994 (including spouse's)						
Less than $5,000	18,305	15,743	1,450	5,282	6,900	—
$5,000–9,999	17,828	15,422	—	5,107	7,101	—
$10,000–19,999	16,963	15,867	1,164	5,229	6,708	—
$20,000–29,999	16,059	15,860	—	5,479	6,255	—
$30,000–49,999	16,903	15,526	—	7,810	7,478	—
$50,000 or more	12,414	13,426	—	3,165	—	—
First-professional degree						
Medicine (MD)	20,655	16,136	—	8,532	6,966	—
Other health science degree	17,685	16,518	1,469	4,283	5,673	—
Law (LLB or JD)	17,599	14,953	1,524	4,687	7,530	—
Theology (MDiv, MHL, BD)	11,296	—	—	—	—	—
Attendance pattern						
Full-time, full-year	18,285	15,933	1,569	5,619	7,088	—
Full-time, part-year	14,327	13,569	—	4,808	5,492	—
Part-time, full-year	12,823	13,825	—	4,726	5,075	—
Part-time, part-year	6,237	—	—	—	—	—

—Sample size too small for a reliable estimate.

[1]A large proportion of institutional aid comes from federal research funds.

[2]Also included in "Other" column or in "Institutional" column (if student was an employee of the institution and received aid as an employee benefit).

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 3.4b—Average amount of financial aid received by aided full-time, full-year graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 1995–96

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
	All full-time, full-year students					
Total	$14,362	$13,224	$1,647	$7,903	$6,347	$7,187
	Full-time, full-year master's students					
Total	12,143	11,381	1,415	7,176	5,876	7,881
Gender						
Male	12,576	11,942	—	7,457	7,189	—
Female	11,785	10,992	—	6,924	4,521	5,081
Citizenship						
U.S. citizen	12,095	11,344	—	6,731	5,638	7,833
Noncitizen, eligible for federal aid	—	—	—	—	—	—
Noncitizen, not eligible for federal aid	—	—	—	—	—	—
Age as of 12/31/95						
Under 25 years	12,009	10,339	—	6,837	5,149	—
25–29 years	12,782	12,157	—	7,594	5,205	—
30–34 years	12,338	11,804	—	7,075	—	—
35–39 years	11,134	12,311	—	—	—	—
40 years or over	10,152	10,470	—	—	—	—
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	10,028	8,994	—	8,249	—	—
Black, non-Hispanic	13,875	12,122	—	9,711	—	—
Hispanic	8,729	8,687	—	—	—	—
White, non-Hispanic	12,566	11,657	—	6,817	5,811	8,107
Marital status						
Married	11,461	10,851	—	6,889	7,011	—
Not married or separated	12,396	11,550	—	7,276	5,253	6,962
Income in 1994 (including spouse's)						
Less than $5,000	12,052	10,622	—	5,869	—	—
$5,000–9,999	12,673	10,727	—	7,922	—	—
$10,000–19,999	13,767	12,302	—	8,329	—	—
$20,000–29,999	10,190	11,325	—	5,896	—	—
$30,000–49,999	12,332	12,637	—	8,515	—	—
$50,000 or more	10,163	10,918	—	—	—	—
Master's degree						
Business administration (MBA)	13,726	13,320	—	6,636	—	—
Master of science (MS)	11,899	11,587	—	6,931	4,657	—
Master of arts (MA)	11,564	11,046	—	6,699	—	—
Education (MEd, MAT)	9,777	9,562	—	—	—	—
Other	12,423	11,150	—	8,030	5,444	—

Table 3.4b—Average amount of financial aid received by aided full-time, full-year graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 1995–96—Continued

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
			Full-time, full-year doctoral students			
Total	$13,690	$10,617	—	$10,780	$4,623	—
Gender						
Male	13,103	11,332	—	10,206	—	—
Female	14,550	9,808	—	11,655	—	—
Citizenship						
U.S. citizen	14,010	10,677	—	10,734	4,708	—
Noncitizen, eligible for federal aid	—	—	—	—	—	—
Noncitizen, not eligible for federal aid	—	—	—	—	—	—
Age as of 12/31/95						
Under 25 years	16,426	—	—	14,410	—	—
25–29 years	13,139	10,463	—	10,142	—	—
30–34 years	12,005	9,144	—	8,574	—	—
35–39 years	12,915	—	—	—	—	—
40 years or over	17,150	11,631	—	—	—	—
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	12,129	—	—	—	—	—
Black, non-Hispanic	—	—	—	—	—	—
Hispanic	—	—	—	—	—	—
White, non-Hispanic	13,980	10,643	—	10,559	—	—
Marital status						
Married	12,753	11,270	—	9,903	—	—
Not married or separated	14,108	10,288	—	11,123	—	—
Income in 1994 (including spouse's)						
Less than $5,000	15,309	11,962	—	12,070	—	—
$5,000–9,999	18,192	—	—	13,558	—	—
$10,000–19,999	13,452	9,578	—	10,355	—	—
$20,000–29,999	13,585	—	—	—	—	—
$30,000–49,999	11,263	—	—	—	—	—
$50,000 or more	8,720	—	—	—	—	—
Doctoral degree						
Doctor of philosophy (PhD)	14,172	10,339	—	11,409	—	—
Doctor of education (EdD)	—	—	—	—	—	—
Other	12,076	—	—	8,463	—	—

Table 3.4b—Average amount of financial aid received by aided full-time, full-year graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 1995–96—Continued

	Any aid	Federal	State	Institutional[1]	Other	Employer[2]
	Full-time, full-year first-professional students					
Total	$18,285	$15,933	$1,569	$5,619	$7,088	—
Gender						
Male	18,329	16,004	1,569	5,793	7,709	—
Female	18,221	15,834	1,569	5,387	6,076	—
Citizenship						
U.S. citizen	18,216	15,874	1,552	5,332	6,887	—
Noncitizen, eligible for federal aid	21,157	17,807	—	—	—	—
Noncitizen, not eligible for federal aid	—	—	—	—	—	—
Age as of 12/31/95						
Under 25 years	18,151	15,203	1,441	6,062	6,772	—
25–29 years	18,721	16,735	1,582	5,526	7,577	—
30–34 years	17,330	16,120	—	4,221	6,984	—
35–39 years	18,375	15,543	—	—	—	—
40 years or over	17,078	15,442	—	—	—	—
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	18,416	16,030	—	6,268	7,546	—
Black	21,440	15,413	—	7,564	—	—
Hispanic	16,766	14,965	—	4,719	—	—
White	18,182	16,079	1,604	5,252	6,957	—
Marital status						
Married	18,125	16,421	2,102	5,393	6,661	—
Not married or separated	18,334	15,788	1,393	5,684	7,228	—
Income in 1994 (including spouse's)						
Less than $5,000	18,899	16,017	1,446	5,442	7,047	—
$5,000–9,999	18,281	15,650	—	5,557	6,657	—
$10,000–19,999	18,002	16,265	1,155	5,449	7,123	—
$20,000–29,999	17,929	16,496	—	6,576	7,823	—
$30,000–49,999	17,479	15,822	—	7,977	7,875	—
$50,000 or more	15,063	14,567	—	—	—	—
First-professional degree						
Medicine (MD)	20,853	16,245	—	8,775	6,686	—
Other health science degree	17,850	16,788	1,491	4,081	5,459	—
Law (LLB or JD)	18,369	15,310	1,537	4,739	7,924	—
Theology (MDiv, MHL, BD)	—	—	—	—	—	—

—Sample size too small for a reliable estimate.

[1]A large proportion of institutional aid comes from federal research funds.

[2]Also included in "Other" column or in "Institutional" column (if student was an employee of the institution and received aid as an employee benefit).

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 3.5—Percentage distribution of graduate and first-professional students according to source of aid package, by selected enrollment and institution characteristics: 1995–96

	Federal aid only	Federal and institutional aid only	Institutional aid only[1]	Other combination[2]	Unaided
			All students		
Total	12.4	7.4	14.0	18.2	48.1
Master's degree	12.2	6.6	12.7	19.7	48.7
Public	10.6	7.1	15.5	18.1	48.7
Nondoctorate-granting	9.3	4.3	7.3	18.1	61.1
Doctorate-granting	11.1	8.3	18.9	18.1	43.6
Private, not-for-profit	14.2	6.3	9.5	21.1	48.9
Nondoctorate-granting	14.6	4.6	6.1	24.0	50.6
Doctorate-granting	13.9	7.6	11.9	18.9	47.6
Doctoral degree	7.3	11.1	37.8	8.8	35.0
Public	4.3	10.7	42.6	9.9	32.6
Private, not-for-profit	8.9	12.8	32.2	7.2	38.9
First-professional degree	29.9	16.0	6.2	28.1	19.8
Public	34.1	22.7	3.9	23.5	15.7
Private, not-for-profit	26.8	11.3	7.9	31.4	22.6
Master's degree					
Business administration (MBA)	9.0	3.9	5.9	32.0	49.3
Master of science (MS)	10.2	7.3	19.5	18.9	44.1
Master of arts (MA)	12.0	8.4	18.3	11.2	50.1
Education (MEd, MAT)	13.4	2.8	6.1	16.9	60.7
Other	15.8	10.0	14.0	18.3	42.1
Doctoral degree					
Doctor of philosophy (PhD)	5.3	13.1	42.0	7.0	32.6
Doctor of education (EdD)	9.2	2.0	14.1	17.3	57.4
Other	9.0	9.8	39.8	9.6	31.8
First-professional degree					
Medicine (MD)	24.1	23.9	7.0	26.0	19.1
Other health science degree	37.8	13.6	4.1	29.8	14.7
Law (LLB or JD)	33.1	18.1	3.4	26.3	19.1
Theology (MDiv, MHL, BD)	0.0	4.4	9.6	61.6	24.4
Attendance pattern					
Full-time, full-year	20.8	16.8	19.8	18.7	23.9
Full-time, part-year	13.9	3.7	16.9	11.6	53.9
Part-time, full-year	10.4	4.6	13.5	20.2	51.3
Part-time, part-year	3.1	0.7	6.9	17.9	71.5

Table 3.5—Percentage distribution of graduate and first-professional students according to source of aid package, by selected enrollment and institution characteristics: 1995–96—Continued

	Federal aid only	Federal and institutional aid only	Institutional aid only[1]	Other combination[2]	Unaided
			Full-time, full-year students		
Total	20.8	16.8	19.8	18.7	23.9
Master's degree	19.9	16.8	19.3	16.2	27.8
Public	17.7	16.9	23.4	16.7	25.3
Nondoctorate-granting	22.1	13.3	15.8	14.9	34.0
Doctorate-granting	16.7	17.7	25.0	17.1	23.5
Private, not-for-profit	22.5	17.6	14.3	15.0	30.6
Nondoctorate-granting	31.3	19.2	7.8	7.1	34.6
Doctorate-granting	18.5	16.9	17.3	18.6	28.8
Doctoral degree	8.1	18.0	47.5	7.8	18.6
Public	5.4	17.9	52.5	10.1	14.1
Private, not-for-profit	4.7	21.5	47.1	4.3	22.5
First-professional degree	30.8	17.6	4.8	30.0	16.8
Public	35.1	22.4	3.9	24.4	14.3
Private, not-for-profit	27.2	13.7	5.6	34.6	19.0
Master's degree					
Business administration (MBA)	17.0	11.2	15.3	17.2	39.3
Master of science (MS)	16.3	18.4	23.9	17.7	23.7
Master of arts (MA)	20.3	21.3	27.8	7.3	23.3
Education (MEd, MAT)	27.2	8.9	8.0	17.5	38.5
Other	20.7	19.1	18.7	18.4	23.2
Doctoral degree					
Doctor of philosophy (PhD)	7.1	18.8	49.6	6.8	17.6
Doctor of education (EdD)	—	—	—	—	—
Other	9.6	17.3	43.4	10.5	19.2
First-professional degree					
Medicine (MD)	25.1	24.4	6.1	25.6	18.8
Other health science degree	38.7	14.2	4.2	30.1	12.7
Law (LLB or JD)	31.7	19.3	3.4	29.0	16.7
Theology (MDiv, MHL, BD)	—	—	—	—	—

—Sample size too small for a reliable estimate.

[1]A large proportion of institutional aid comes from federal research funds.

[2]Other combinations might include state aid or employer aid, for example.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 3.6—Average amount of aid received by aided graduate and first-professional students, by source of aid and selected enrollment and institution characteristics: 1995–96

	Federal aid only	Federal and institutional aid only	Institutional aid only[1]	Other combination[2]	Total aid
			All students		
Total	$11,171	$17,358	$7,049	$7,966	$9,814
Master's degree	9,456	15,896	5,976	5,292	7,825
Public	8,112	13,740	6,489	4,151	7,007
Nondoctorate-granting	6,559	10,070	3,406	2,440	4,440
Doctorate-granting	8,648	14,511	6,981	4,852	7,735
Private, not-for-profit	10,890	19,328	4,791	6,853	9,140
Nondoctorate-granting	9,823	16,468	2,072	4,108	6,696
Doctorate-granting	11,701	20,586	5,807	9,384	10,811
Doctoral degree	10,926	18,611	10,021	9,247	11,483
Public	—	16,053	9,175	7,536	10,116
Private, not-for-profit	9,878	22,481	12,057	—	14,070
First-professional degree	15,509	20,311	5,735	20,210	17,357
Public	14,966	17,738	—	17,794	16,157
Private, not-for-profit	16,001	23,986	5,072	21,498	18,287
Master's degree					
Business administration (MBA)	11,322	16,594	—	5,615	7,426
Master of science (MS)	9,478	16,550	6,829	5,416	8,107
Master of arts (MA)	9,590	16,026	5,464	5,227	8,183
Education (MEd, MAT)	7,715	—	—	3,245	5,490
Other	9,543	15,892	6,325	6,433	8,877
Doctoral degree					
Doctor of philosophy (PhD)	11,604	19,804	10,892	9,091	12,495
Doctor of education (EdD)	—	—	—	—	5,758
Other	—	—	7,763	—	10,229
First-professional degree					
Medicine (MD)	16,944	22,403	—	24,821	20,655
Other health science degree	16,716	20,343	—	19,462	17,685
Law (LLB or JD)	14,267	19,354	—	22,182	17,599
Theology (MDiv, MHL, BD)	—	—	—	—	11,296
Attendance pattern					
Full-time, full-year	13,415	18,547	9,702	16,573	14,362
Full-time, part-year	8,487	12,316	6,329	7,589	7,780
Part-time, full-year	9,522	15,224	5,593	4,903	7,058
Part-time, part-year	6,164	—	2,214	1,511	2,358

Table 3.6—Average amount of aid received by aided graduate and first-professional students, by source of aid and selected enrollment and institution characteristics: 1995–96—Continued

	Federal aid only	Federal and institutional aid only	Institutional aid only[1]	Other combination[2]	Total aid
			Full-time, full-year students		
Total	$13,415	$18,547	$9,702	$16,573	$14,362
Master's degree	11,384	17,340	8,366	12,211	12,143
Public	9,461	15,382	8,361	9,158	10,391
Nondoctorate-granting	7,494	—	—	—	7,727
Doctorate-granting	10,005	15,977	9,011	9,161	10,875
Private, not-for-profit	13,808	20,280	8,380	18,188	15,277
Nondoctorate-granting	11,708	18,323	—	—	12,917
Doctorate-granting	15,419	21,293	—	18,699	16,261
Doctoral degree	12,850	19,433	11,678	13,557	13,690
Public	—	16,743	10,059	—	11,862
Private, not-for-profit	—	23,416	14,888	—	17,333
First-professional degree	16,016	20,468	7,423	21,073	18,285
Public	15,265	17,491	—	17,869	16,263
Private, not-for-profit	16,824	24,525	7,058	22,954	20,067
Master's degree					
Business administration (MBA)	14,120	—	—	16,073	13,726
Master of science (MS)	11,669	17,300	8,357	11,281	11,899
Master of arts (MA)	11,212	16,582	—	—	11,564
Education (MEd, MAT)	8,940	—	—	—	9,777
Other	11,119	17,589	9,655	11,349	12,423
Doctoral degree					
Doctor of philosophy (PhD)	—	20,621	12,322	—	14,172
Doctor of education (EdD)	—	—	—	—	—
Other	—	—	—	—	12,076
First-professional degree					
Medicine (MD)	17,122	22,595	—	24,567	20,853
Other health science degree	16,975	20,164	—	19,661	17,850
Law (LLB or JD)	14,650	19,542	—	23,204	18,369
Theology (MDiv, MHL, BD)	—	—	—	—	—

—Sample size too small for a reliable estimate.

[1]A large proportion of institutional aid comes from federal research funds.

[2]Other combinations might include state aid or employer aid, for example.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

SECTION 4: EMPLOYMENT

- Full-time, full-year first-professional students were less likely than full-time, full-year master's or doctoral students to work (44 percent, 72 percent, and 70 percent, respectively) (table 4.1). Those who worked also worked fewer hours per week, on average, than either master's or doctoral students (21, 28, and 29 hours per week, respectively).
- Among full-time, full-year students, fewer first-professional students than master's or doctoral students worked every week while enrolled (40 percent versus 71 and 77 percent, respectively; table 4.2).
- Among students who worked, master's degree students were more likely to consider themselves as primarily employees who had decided to enroll (63 percent) as opposed to students who were working to meet their expenses than were either doctoral students (26 percent) or first-professional students (24 percent; table 4.3). The same pattern existed among full-time, full-year students.
- Ninety-one percent of all graduate and first-professional students who considered themselves primarily students (as opposed to employees who took classes) reported that working paid for their tuition and living expenses (table 4.4). First-professional students, however, were about as likely to say that working provided spending money as that it paid for their tuition and living expenses.
- About one-third of the employed students who worked and considered themselves primarily students reported that working limited the number of classes they could take, and about one-third reported that it limited their class schedules (table 4.5).
- Among the 40 percent of students who were married, 84 percent had spouses who worked (table 4.6). The average income for spouses who worked was $31,400.

Table 4.1—Percentage of graduate and first-professional students who worked while enrolled, average hours worked per week while enrolled, and percentage distribution according to hours worked per week, by selected enrollment and institution characteristics: 1995–96

	Percent who worked	Average hours worked per week*	Average hours worked per week while enrolled		
			0 Hours	1–34 hours	35 hours or more
			All students		
Total	78.9	35.1	21.1	28.4	50.5
Master's degree	84.3	36.6	15.8	26.9	57.4
Public	83.2	35.1	16.8	31.1	52.1
Nondoctorate-granting	84.6	36.7	15.4	26.6	58.0
Doctorate-granting	82.6	34.5	17.4	32.7	49.9
Private, not-for-profit	85.3	38.1	14.7	22.1	63.2
Nondoctorate-granting	86.6	39.5	13.4	14.7	71.9
Doctorate-granting	84.3	36.9	15.7	28.4	55.9
Doctoral degree	76.4	31.8	23.6	40.6	35.8
Public	81.3	29.1	18.7	50.8	30.5
Private, not-for-profit	67.8	37.9	32.2	22.6	45.2
First-professional degree	50.4	24.8	49.6	33.4	17.0
Public	40.6	21.7	59.5	30.7	9.9
Private, not-for-profit	56.7	26.3	43.3	35.2	21.5
Master's degree					
Business administration (MBA)	87.2	42.8	12.8	10.9	76.3
Master of science (MS)	83.1	35.2	16.9	31.2	52.0
Master of arts (MA)	82.3	34.2	17.7	31.1	51.2
Education (MEd, MAT)	87.7	38.9	12.3	19.4	68.3
Other	81.7	31.5	18.3	40.0	41.7
Doctoral degree					
Doctor of philosophy (PhD)	75.7	31.1	24.3	43.4	32.3
Doctor of education (EdD)	97.5	44.2	2.6	14.8	82.6
Other	69.1	27.6	30.9	39.0	30.1
First-professional degree					
Medicine (MD)	30.8	26.7	69.2	15.8	15.0
Other health science degree	43.9	16.2	56.1	37.8	6.1
Law (LLB or JD)	56.1	25.3	43.9	39.1	17.0
Theology (MDiv, MHL, BD)	—	—	—	—	—
Attendance pattern					
Full-time, full-year	63.7	26.1	36.3	43.2	20.5
Full-time, part-year	71.2	36.7	28.8	23.2	47.9
Part-time, full-year	90.6	37.9	9.4	25.1	65.5
Part-time, part-year	84.5	39.6	15.5	14.8	69.7

Table 4.1—Percentage of graduate and first-professional students who worked while enrolled, average hours worked per week while enrolled, and percentage distribution according to hours worked per week, by selected enrollment and institution characteristics: 1995–96—Continued

	Percent who worked	Average hours worked per week*	Average hours worked per week while enrolled		
			0 Hours	1–34 hours	35 hours or more
		Full-time, full-year students			
Total	63.7	26.1	36.3	43.2	20.5
Master's degree	71.6	27.7	28.4	45.5	26.1
Public	74.3	26.5	25.7	52.0	22.3
Nondoctorate-granting	71.6	27.1	28.4	47.9	23.7
Doctorate-granting	74.8	26.4	25.2	52.7	22.0
Private, not-for-profit	66.3	28.0	33.7	37.3	29.0
Nondoctorate-granting	53.6	28.8	46.4	27.0	26.6
Doctorate-granting	72.2	27.8	27.8	42.1	30.1
Doctoral degree	70.2	28.6	29.8	44.7	25.5
Public	82.3	26.6	17.7	57.7	24.6
Private, not-for-profit	53.0	33.0	47.0	27.3	25.7
First-professional degree	44.1	20.7	55.9	35.6	8.5
Public	37.5	20.2	62.5	30.5	7.0
Private, not-for-profit	49.0	20.9	51.0	39.3	9.7
Master's degree					
Business administration (MBA)	71.8	37.8	28.2	17.8	54.0
Master of science (MS)	64.0	26.7	36.0	43.6	20.5
Master of arts (MA)	65.7	23.3	34.3	49.4	16.3
Education (MEd, MAT)	83.2	33.1	16.9	41.6	41.6
Other	73.3	23.1	26.7	58.6	14.8
Doctoral degree					
Doctor of philosophy (PhD)	69.8	28.8	30.2	46.0	23.8
Doctor of education (EdD)	—	—	—	—	—
Other	67.7	26.4	32.3	39.7	28.0
First-professional degree					
Medicine (MD)	26.0	25.7	74.0	15.0	11.0
Other health science degree	41.8	14.4	58.2	38.6	3.1
Law (LLB or JD)	52.4	22.7	47.6	42.5	9.9
Theology (MDiv, MHL, BD)	—	—	—	—	—

—Sample size too small for a reliable estimate.

*For those who worked.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 4.2—Of graduate and first-professional students who worked while enrolled, percentage distribution according to intensity of work, by selected enrollment and institution characteristics: 1995–96

	Weeks employed while enrolled			
	Every week	Most of the weeks	About half of weeks	Less than half of weeks
	All employed students[1]			
Total	76.3	16.2	2.8	4.7
Master's degree	78.3	15.2	2.6	3.9
Public	78.5	15.4	2.3	3.9
Nondoctorate-granting	79.6	13.0	4.3	3.1
Doctorate-granting	78.0	16.3	1.5	4.2
Private, not-for-profit	77.0	15.6	3.2	4.3
Nondoctorate-granting	81.6	11.7	3.1	3.6
Doctorate-granting	72.8	19.1	3.3	4.9
Doctoral degree	81.8	13.6	1.9	2.7
Public	78.3	16.4	2.6	2.7
Private, not-for-profit	89.6	7.3	0.4	2.7
First-professional degree	48.8	29.2	7.3	14.8
Public	35.2	31.8	11.5	21.5
Private, not-for-profit	55.3	28.0	5.2	11.5
Master's degree				
Business administration (MBA)	91.5	6.2	0.7	1.7
Master of science (MS)	83.2	10.6	2.8	3.5
Master of arts (MA)	72.0	18.1	3.4	6.6
Education (MEd, MAT)	69.8	25.4	1.4	3.5
Other	74.2	17.5	3.4	4.9
Doctoral degree				
Doctor of philosophy (PhD)	82.9	13.9	2.0	1.2
Doctor of education (EdD)	89.6	10.4	0.0	0.0
Other	72.0	14.0	2.6	11.4
First-professional degree				
Medicine (MD)	62.6	6.1	5.7	25.6
Other health science degree	35.2	36.4	12.0	16.5
Law (LLB or JD)	43.3	34.4	6.7	15.5
Theology (MDiv, MHL, BD)	—	—	—	—
Attendance pattern				
Full-time, full-year	65.7	23.3	4.1	6.9
Full-time, part-year	69.0	16.1	8.1	6.8
Part-time, full-year	82.7	13.9	1.5	1.9
Part-time, part-year	80.3	11.7	1.9	6.0

Table 4.2—Of graduate and first-professional students who worked while enrolled, percentage distribution according to intensity of work, by selected enrollment and institution characteristics: 1995–96 —Continued

	Weeks employed while enrolled			
	Every week	Most of the weeks	About half of weeks	Less than half of weeks
	Full-time, full-year employed students[2]			
Total	65.7	23.3	4.1	6.9
Master's degree	70.6	20.9	3.5	5.1
Public	72.4	22.0	1.9	3.8
Nondoctorate-granting	79.1	13.6	0.0	7.3
Doctorate-granting	71.2	23.5	2.2	3.1
Private, not-for-profit	66.3	19.6	6.4	7.7
Nondoctorate-granting	66.6	19.0	9.2	5.3
Doctorate-granting	66.2	19.8	5.5	8.6
Doctoral degree	76.6	18.1	1.3	4.0
Public	72.6	22.1	2.0	3.3
Private, not-for-profit	84.0	10.3	0.0	5.7
First-professional degree	39.5	35.7	9.3	15.6
Public	29.9	35.3	14.0	20.9
Private, not-for-profit	45.2	35.9	6.5	12.4
Master's degree				
Business administration (MBA)	84.9	9.2	0.4	5.5
Master of science (MS)	69.8	24.3	2.3	3.6
Master of arts (MA)	56.3	33.0	2.2	8.5
Education (MEd, MAT)	68.3	23.1	4.1	4.6
Other	68.4	21.3	5.7	4.6
Doctoral degree				
Doctor of philosophy (PhD)	79.8	16.8	1.8	1.7
Doctor of education (EdD)	—	—	—	—
Other	72.7	14.9	0.0	12.4
First-professional degree				
Medicine (MD)	62.6	5.9	7.2	24.4
Other health science degree	32.3	40.4	13.8	13.4
Law (LLB or JD)	35.5	37.7	8.5	18.3
Theology (MDiv, MHL, BD)	—	—	—	—

—Sample size too small for a reliable estimate.

[1]79 percent of all students were employed (table 4.1).

[2]64 percent of full-time, full year students were employed (table 4.1).

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 4.3—Percentage distribution of graduate and first-professional students according to primary role while enrolled and working, by selected enrollment and institution characteristics: 1995–96

	Student working to meet expenses	Employee who has decided to enroll in school
	All employed students[1]	
Total	43.2	56.8
Master's degree	37.4	62.6
Public	43.0	57.0
Nondoctorate-granting	32.9	67.1
Doctorate-granting	46.8	53.2
Private, not-for-profit	30.8	69.2
Nondoctorate-granting	19.9	80.1
Doctorate-granting	40.8	59.2
Doctoral degree	73.7	26.3
Public	78.5	21.5
Private, not-for-profit	65.4	34.6
First-professional degree	76.4	23.6
Public	81.7	18.3
Private, not-for-profit	73.9	26.1
Master's degree		
Business administration (MBA)	15.1	84.9
Master of science (MS)	51.4	48.6
Master of arts (MA)	46.9	53.1
Education (MEd, MAT)	24.9	75.1
Other	47.6	52.4
Doctoral degree		
Doctor of philosophy (PhD)	80.0	20.0
Doctor of education (EdD)	17.7	82.3
Other	83.1	16.9
First-professional degree		
Medicine (MD)	87.5	12.5
Other health science degree	86.3	13.7
Law (LLB or JD)	82.5	17.5
Theology (MDiv, MHL, BD)	—	—
Attendance pattern		
Full-time, full-year	77.1	22.9
Full-time, part-year	44.3	55.7
Part-time, full-year	33.9	66.1
Part-time, part-year	20.7	79.3

Table 4.3—Percentage distribution of graduate and first-professional students according to primary role while enrolled and working, by selected enrollment and institution characteristics: 1995–96[1] —Continued

	Student working to meet expenses	Employee who has decided to enroll in school
	Full-time, full-year employed students[2]	
Total	77.1	22.9
Master's degree	66.6	33.4
Public	71.5	28.5
Nondoctorate-granting	75.6	24.4
Doctorate-granting	70.8	29.2
Private, not-for-profit	62.6	37.4
Nondoctorate-granting	52.6	47.4
Doctorate-granting	66.1	33.9
Doctoral degree	87.0	13.1
Public	88.9	11.1
Private, not-for-profit	89.5	10.5
First-professional degree	91.2	8.8
Public	92.1	7.9
Private, not-for-profit	90.7	9.3
Master's degree		
Business administration (MBA)	29.5	70.6
Master of science (MS)	80.1	19.9
Master of arts (MA)	89.9	10.1
Education (MEd, MAT)	55.8	44.3
Other	75.6	24.4
Doctoral degree		
Doctor of philosophy (PhD)	86.7	13.3
Doctor of education (EdD)	—	—
Other	94.7	5.3
First-professional degree		
Medicine (MD)	100.0	0.0
Other health science degree	96.4	3.6
Law (LLB or JD)	88.7	11.3
Theology (MDiv, MHL, BD)	—	—

—Sample size too small for a reliable estimate.

[1] 79 percent of all students were employed (table 4.1).

[2] 64 percent of all full-time, full year students were employed (table 4.1).

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 4.4—Percentage of graduate and first-professional students who were employed and considered themselves primarily students working to meet expenses who reported various benefits of working, by selected enrollment and institution characteristics: 1995–96

	Pays tuition and living expenses	Provides spending money	Helps prepare for career	Gives experience for future employment	Assists with class content
	All employed students who considered themselves primarily students[1]				
Total	90.7	75.6	75.6	77.4	52.9
Master's degree	92.5	72.3	73.2	76.1	47.4
Public	92.6	72.7	74.7	80.6	50.0
Nondoctorate-granting	87.6	72.9	73.5	72.6	38.8
Doctorate-granting	94.0	72.6	75.0	82.7	53.0
Private, not-for-profit	92.3	71.7	70.3	66.4	41.5
Nondoctorate-granting	92.1	76.1	62.1	70.0	42.0
Doctorate-granting	92.3	69.8	74.0	64.7	41.3
Doctoral degree	93.4	83.0	90.7	89.7	70.4
Public	95.1	82.2	92.6	90.5	75.7
Private, not-for-profit	89.1	84.0	85.1	87.0	54.5
First-professional degree	80.0	78.7	71.7	68.9	54.7
Public	74.7	76.8	76.1	74.2	57.7
Private, not-for-profit	82.8	79.7	69.4	66.1	53.1
Master's degree					
Business administration (MBA)	88.6	84.7	70.5	70.8	45.6
Master of science (MS)	94.1	82.7	79.6	86.0	59.2
Master of arts (MA)	89.8	58.0	78.6	80.7	45.0
Education (MEd, MAT)	92.7	65.0	53.9	69.9	27.8
Other	93.3	72.2	73.5	69.4	46.0
Doctoral degree					
Doctor of philosophy (PhD)	94.4	83.1	92.5	92.3	70.7
Doctor of education (EdD)	—	—	—	—	—
Other	88.9	83.7	81.8	81.2	65.3
First-professional degree					
Medicine (MD)	90.2	63.7	71.5	71.2	47.1
Other health science degree	76.7	85.2	67.0	65.4	62.4
Law (LLB or JD)	77.2	78.2	75.4	75.3	53.5
Theology (MDiv, MHL, BD)	—	—	—	—	—
Attendance pattern					
Full-time, full-year	87.4	77.4	74.3	74.3	52.2
Full-time, part-year	91.4	89.5	74.2	72.0	53.9
Part-time, full-year	94.0	77.2	77.7	80.8	56.4
Part-time, part-year	94.5	55.2	76.3	85.0	46.2

Table 4.4—Percentage of graduate and first-professional students who were employed and considered themselves primarily students working to meet expenses who reported various benefits of working, by selected enrollment and institution characteristics: 1995–96—Continued

	Pays tuition and living expenses	Provides spending money	Helps prepare for career	Gives experience for future employment	Assists with class content
	Full-time, full-year employed students who considered themselves primarily students[2]				
Total	87.4	77.4	74.3	74.3	52.2
Master's degree	88.8	71.3	71.1	70.7	47.0
Public	87.8	71.2	71.1	74.9	45.2
Nondoctorate-granting	82.8	64.3	66.0	71.6	32.3
Doctorate-granting	88.7	72.6	72.1	75.5	47.6
Private, not-for-profit	90.8	71.1	71.6	63.2	50.2
Nondoctorate-granting	85.1	85.4	74.0	72.7	53.8
Doctorate-granting	92.4	67.2	70.9	60.6	49.2
Doctoral degree	92.3	84.8	85.7	86.6	67.0
Public	92.6	85.3	87.3	87.8	77.9
Private, not-for-profit	91.5	82.3	81.2	83.0	41.6
First-professional degree	78.6	79.5	72.1	70.6	57.3
Public	74.9	76.4	77.0	74.5	58.6
Private, not-for-profit	80.9	81.3	69.1	68.3	56.6
Master's degree					
Business administration (MBA)	—	—	—	—	—
Master of science (MS)	83.8	75.7	73.3	78.0	56.6
Master of arts (MA)	82.9	84.1	64.6	74.1	43.5
Education (MEd, MAT)	—	—	—	—	—
Other	93.5	67.5	77.3	73.2	51.5
Doctoral degree					
Doctor of philosophy (PhD)	94.3	84.5	88.9	90.8	67.9
Doctor of education (EdD)	—	—	—	—	—
Other	—	—	—	—	—
First-professional degree					
Medicine (MD)	89.0	61.5	70.2	69.9	42.0
Other health science degree	76.7	85.2	68.5	66.9	63.7
Law (LLB or JD)	75.3	77.7	75.9	74.9	56.4
Theology (MDiv, MHL, BD)	—	—	—	—	—

—Sample size too small for a reliable estimate.

[1]79 percent were employed (table 4.1) and 43 percent of those considered themselves primarily students (table 4.3).

[2]64 percent were employed (table 4.1) and 77 percent of those considered themselves primarily students (table 4.3).

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 4.5—Percentage of graduate and first-professional students who were employed and considered themselves primarily students working to meet expenses who reported various drawbacks of working, by selected enrollment and institution characteristics: 1995–96

	Limits number of classes	Limits class schedule	Limits access to library	Restricts choice of classes
	All employed students who considered themselves primarily students[1]			
Total	34.2	32.3	21.5	21.2
Master's degree	39.0	34.0	24.8	24.0
Public	38.7	34.2	22.9	24.7
Nondoctorate-granting	42.4	39.2	26.6	21.5
Doctorate-granting	37.7	32.8	21.9	25.6
Private, not-for-profit	39.5	33.2	29.4	22.4
Nondoctorate-granting	44.8	30.8	29.4	22.9
Doctorate-granting	37.1	34.2	29.4	22.2
Doctoral degree	28.4	29.8	17.0	10.6
Public	27.9	30.4	11.6	10.4
Private, not-for-profit	30.6	29.4	32.5	11.8
First-professional degree	17.6	26.3	17.2	21.3
Public	11.5	22.6	19.5	14.5
Private, not-for-profit	20.8	28.2	15.9	24.8
Master's degree				
Business administration (MBA)	33.7	58.2	34.5	48.3
Master of science (MS)	33.0	30.6	16.3	18.5
Master of arts (MA)	38.3	39.5	27.5	21.6
Education (MEd, MAT)	49.5	51.0	32.7	34.2
Other	41.9	23.0	25.3	21.8
Doctoral degree				
Doctor of philosophy (PhD)	27.8	27.5	14.1	9.8
Doctor of education (EdD)	—	—	—	—
Other	25.3	36.6	29.1	9.8
First-professional degree				
Medicine (MD)	26.1	10.0	2.1	32.3
Other health science degree	4.6	5.9	16.9	1.3
Law (LLB or JD)	20.2	40.0	18.4	29.3
Theology (MDiv, MHL, BD)	—	—	—	—
Attendance pattern				
Full-time, full-year	24.1	25.8	20.8	16.4
Full-time, part-year	26.0	21.5	25.0	21.0
Part-time, full-year	47.2	40.2	19.1	25.1
Part-time, part-year	47.4	45.4	28.6	30.9

Table 4.5—Percentage of graduate and first-professional students who were employed and considered themselves primarily students working to meet expenses who reported various drawbacks of working, by selected enrollment and institution characteristics: 1995–96—Continued

	Limits number of classes	Limits class schedule	Limits access to library	Restricts choice of classes
	Full-time, full-year employed students who considered themselves primarily students[2]			
Total	24.1	25.8	20.8	16.4
Master's degree	26.4	23.2	22.2	18.7
Public	25.4	21.1	21.7	18.5
Nondoctorate-granting	11.4	14.8	21.4	7.3
Doctorate-granting	28.0	22.2	21.7	20.6
Private, not-for-profit	27.8	26.8	23.4	19.2
Nondoctorate-granting	29.5	14.2	26.6	10.5
Doctorate-granting	27.3	30.3	22.5	21.6
Doctoral degree	28.2	30.5	23.3	7.4
Public	25.8	28.2	15.9	5.1
Private, not-for-profit	34.8	37.3	40.9	13.0
First-professional degree	16.1	25.2	16.4	19.7
Public	10.9	22.5	18.7	14.6
Private, not-for-profit	19.3	26.8	15.0	22.8
Master's degree				
Business administration (MBA)	—	—	—	—
Master of science (MS)	16.9	19.0	15.3	17.6
Master of arts (MA)	18.9	30.5	40.8	10.4
Education (MEd, MAT)	—	—	—	—
Other	35.3	19.1	17.4	17.4
Doctoral degree				
Doctor of philosophy (PhD)	29.8	27.8	21.0	7.1
Doctor of education (EdD)	—	—	—	—
Other	—	—	—	—
First-professional degree				
Medicine (MD)	28.2	11.2	2.3	35.0
Other health science degree	3.9	5.3	16.3	0.5
Law (LLB or JD)	18.5	40.6	17.4	28.2
Theology (MDiv, MHL, BD)	—	—	—	—

—Sample size too small for a reliable estimate.

[1]79 percent were employed (table 4.1) and 43 percent of those considered themselves primarily students (table 4.3).

[2]64 percent were employed (table 4.1) and 77 percent of those considered themselves primarily students (table 4.3).

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

Table 4.6—Percentage of graduate and first-professional students who were married and of those who were married, the percentage with a spouse with income, and of those with a spouse with income, the spouse's average income, by selected enrollment and institution characteristics: 1995–96

	Married	Percent with spouse with income	Spouse's average income
Total	39.7	84.1	$31,394
Master's degree	39.8	87.1	32,137
Public	38.7	88.3	32,979
Nondoctorate-granting	46.7	85.8	42,922
Doctorate-granting	35.4	89.7	27,440
Private, not-for-profit	40.8	85.4	31,546
Nondoctorate-granting	46.7	89.2	31,527
Doctorate-granting	36.4	81.3	31,567
Doctoral degree	40.1	72.6	34,204
Public	36.7	75.8	26,085
Private, not-for-profit	44.1	70.3	41,250
First-professional degree	25.0	77.7	25,036
Public	24.5	79.6	23,991
Private, not-for-profit	25.3	76.1	25,923
Master's degree			
Business administration (MBA)	36.2	77.4	32,907
Master of science (MS)	36.1	85.4	27,615
Master of arts (MA)	39.7	88.0	27,390
Education (MEd, MAT)	48.6	89.3	28,880
Other	38.7	91.1	39,422
Doctoral degree			
Doctor of philosophy (PhD)	37.0	65.6	32,972
Doctor of education (EdD)	67.3	—	—
Other	36.2	—	—
First-professional degree			
Medicine (MD)	18.9	76.9	21,815
Other health science degree	28.1	82.6	23,694
Law (LLB or JD)	18.9	80.8	29,313
Theology (MDiv, MHL, BD)	27.8	—	—
Attendance pattern			
Full-time, full-year	27.0	79.2	28,358
Full-time, part-year	37.1	75.3	32,278
Part-time, full-year	44.4	85.8	30,735
Part-time, part-year	51.2	90.0	34,883

—Sample size too small for a reliable estimate.

NOTE: Except where limited as indicated by a row label, data include students in graduate programs other than master's, doctoral, and first-professional and students in private, for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

APPENDIX A—GLOSSARY

This glossary describes the variables used in this report. The variables were taken directly from the NPSAS:96 Graduate Data Analysis System (DAS), an NCES software application that generates tables from the NPSAS:96 data. A description of the DAS software can be found in appendix B. The labels are in bold, capital letters and correspond to the names of the variables in the DAS.

The glossary index is organized into four sections: student characteristics; enrollment and institutional characteristics; financial aid characteristics; and students' work patterns. In the index below, the variables in each section are listed in the order they appear in the compendium tables; the glossary is in alphabetical order by variable name (displayed in the right hand column). Some items were reported only by the student during the Computer Assisted Telephone Interview (CATI). Variables using information only from this source are identified as such.

GLOSSARY INDEX

STUDENT CHARACTERISTICS

Gender of student ..... GENDER
Age as of 12/31/95 ..... AGE
Marital status ..... SMARITAL
Marital/dependent status DEPEND4
Single parent status ..... SINGLPAR
Race–ethnicity ..... RACE
Citizenship CITIZEN2
Income ..... INCOME

ENROLLMENT AND INSTITUTION CHARACTERISTICS

Type of degree ..... GRADDEG
Master's degree ..... MASTERS
Doctoral degree ..... DOCTOR
First-professional degree ..... FRSTPROF
Field of study MAJORS4
Graduate program and institution type ..... PGMSEC
Control of institution ..... CONTROL
Institution type (level and control) SECTOR9
Attendance intensity while enrolled ..... ATTNPTRN
Attendance pattern ..... ATTNSTAT
Years between bachelor's degree and graduate study ..... GRADGAP
Degree program completed in 1995–96 ..... PROGSTAT
Graduate level GRADLEV2
Doctoral or first-professional degree held ..... OTHRDFP
Master's degree held ..... OTHRMA

FINANCIAL AID VARIABLES

Total student budget ..... BUDGETFT
Tuition and fees ..... TUITION
Total non-tuition costs ..... SBNONTUN
Any aid ..... TOTAID
Grants ..... TOTGRT
Loans ..... TOTLOAN
Assistantships ..... ASTAMT
Tuition waivers ..... WAIVAMT
Stafford loans ..... STAFFAMT
Work study ..... TOTWKST
Aid package by type of aid ..... AIDPACK
Stafford subsidized loans ..... STAFSUB
Stafford unsubsidized loans ..... STAFUNSB
Stafford subsidized amount categories STAFFCT1
Stafford total amount categories STAFFCT2
Ratio of federal aid to total aid ..... FEDPCT
Ratio of institutional aid to total aid ..... INSTPCT
Ratio of state aid to total aid ..... STAPCT
Ratio of grants to total aid ..... GRTPCT
Ratio of loans to total aid ..... LOANPCT
Ratio of total aid to student budget (adjusted) AIDCST1
Borrowed for undergraduate education BORAMT1
Borrowed for graduate education BORAMT2
Borrowed for undergraduate and graduate education BORAMT3
Cumulative Stafford and SLS loans ..... STFCUM
Stafford loans borrowed (year) ..... STFY(yr)

Stafford loans borrowed prior to 1990–91 ..... STFY89
Federal aid amount ..... TFEDAID
State aid amount ..... STATEAMT
Institutional aid amount ..... INSTAMT
Employer aid ..... EMPLYAMT
Other source of aid ..... OTHERSCR
Aid package by source of aid SCRPACK2

EMPLOYMENT VARIABLES

Average hours worked per week while enrolled ..... HRSWORK
Weeks employed while enrolled ..... SEENRWKS
Primary role if working while employed ..... SEROLE
Pays tuition and living expenses ..... SEEXPENS
Provides spending money ..... SEMONEY
Helps prepare for career ..... SECAREER
Gives experience for future employment ..... SEJOBEXP
Assists with class content ..... SECONTNT
Limits number of classes ..... SECHOICE
Limits class schedule ..... SESCHED
Limits access to library ..... SELIBRY
Restricts choice of classes ..... SETIME
Spouse's income from work ..... SPSINC
Student's occupation in 1995–96 ..... STUOCC1

Age as of 12/31/95 **AGE**

Under 25 years
25–29 years
30–34 years
35–39 years
40 years or older

Ratio of total aid to student budget (adjusted) **AIDCST1**

For students who received any aid, the ratio of all aid (TOTAID) to the attendance-adjusted student budget. The average ratio of total aid to the student budget is the average ratio for all students who received aid.

Aid package by type of aid **AIDPACK**

Indicates the type of aid package a student received during 1995–96. For students with any aid, this variable indicates combinations of aid from grants, loans, and other types of aid.

Grant only	Student received grant aid only.
Grant and loan	Student received grant and loan aid.
Loan only	Student received loans only.
Other	Student received any other combination of aid.
Unaided	Student did not receive any type of financial aid.

Assistantships **ASTAMT**

Sum of amounts received from all research assistantships, teaching assistantships, and other assistantships in 1995–96. The percentage of students with assistantships is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received assistantships. Assistantships are a form of institutional aid.

Attendance intensity while enrolled **ATTNPTRN**

Attendance intensity in 1995–96 during months actually enrolled. For example, a student who attended only part of the year would be categorized as "exclusively full-time" if the student was enrolled full time the whole time the student was enrolled.

Exclusively full-time	Student was enrolled full time during all months enrolled during 1995–96.
Exclusively half-time	Student was enrolled half time or more (but less than full time) during all months enrolled during 1995–96.
Exclusively less-than-half-time	Student was enrolled less than half time during all months enrolled during 1995–96.
Mixed time	Student was not enrolled exclusively full time, exclusively half time, or exclusively less-than-half time in 1995–96.

Attendance pattern **ATTNSTAT**

Combined attendance intensity and persistence during 1995–96. Intensity refers to the student's full- or part-time attendance while enrolled. Persistence refers to the number of months a student was enrolled during the year. Students were considered to have enrolled for a full year if they were enrolled 8 or more months between July 1995 and June 1996. The months did not have to be contiguous or at the same institution, and students did not have to be enrolled for a full month to be considered enrolled for that month. In prior NPSAS surveys, full year was defined as 9 or more months.

Full-time, full-year	Student was enrolled full time for at least 8 months during 1995–96. The student could have been enrolled additional months part time (during the summer, for example).
Full-time, part-year	Student was enrolled for less than 8 months but attended full time during all of those months.
Part-time, full-year	Student was enrolled for at least 8 months and attended part time during some of those months.
Part-time, part-year	Student was enrolled less than 8 months and attended part time during some of those months.

Borrowed for undergraduate education **BORAMT1**

The total amount the student borrowed from all sources for undergraduate education up to June 30, 1996. The percentage of students who borrowed is the percentage with positive amounts recorded for this variable. The average amount borrowed is the average for all students who borrowed for their undergraduate education.

Borrowed for graduate education **BORAMT2**

The total amount the student borrowed from all sources for graduate education up to June 30, 1996. The percentage of students who borrowed is the percentage with positive amounts recorded for this variable. The average amount borrowed is the average for all students who borrowed for their graduate education.

Borrowed for undergraduate and graduate education **BORAMT3**

The total amount the student borrowed from all sources for undergraduate and graduate education up to June 30, 1996. The percentage of students who borrowed is the percentage with positive amounts recorded for this variable. The average amount borrowed is the average for all students who borrowed for their undergraduate or graduate education.

Total student budget **BUDGETFT**

Total student budget amount for full-time, full-year students at the NPSAS institution, including tuition and fees and nontuition costs. Student budgets are based on typical or average expected expenses, and vary with residence arrangements. Full-time budgets were estimated for students based on average full-time tuition and the actual reported amounts or institutional averages of non-tuition costs for categories of students (based on local residence). The average amount is the average for all students, including those who did not report having any of these costs.

Citizenship **CITIZEN2**

Indicates a student's citizenship status and financial aid eligibility based on data reported on the Free Application for Federal Student Aid (FAFSA).Where not available, data provided by the student or institution were used.

U.S. citizen	Student was a U.S. citizen or U.S. national in 1995–96.
Non-citizen, eligible for federal aid	Student was a permanent U.S. resident or held a temporary resident card in 1995–96.
Non-citizen, not eligible for federal aid	Student was not a citizen and was not eligible for federal student aid in 1995–96 (includes those holding student or exchange visitor visas).

Control of institution **CONTROL**

Source of revenue and control of operations.

Public	A postsecondary institution operated by publicly elected or appointed officials where the program and activities are under the control of these officials and that is supported primarily by public funds.
Private, not-for-profit	A postsecondary institution that is controlled by an independent governing board and incorporated under section 501(c)(3) of the Internal Revenue Code.

Marital/dependent status **DEPEND4**

Indicates whether or not a student had dependents and also indicates the marital status of students without dependents.

Unmarried, no dependents	Student was single, widowed, divorced, or separated and had no dependents.
Married, no dependents	Student was married and had no dependents (a spouse is not considered a dependent).
Dependents	Student had dependents, regardless of marital status.

Doctoral degree **DOCTOR**

The doctoral degree for which the student was enrolled during the last term enrolled in 1995–96. Based on the institution's report. Where institution-reported data were not available, student-reported data on degree program were used.

Doctor of Philosophy	Student was enrolled in a PhD program.
Doctor of Education	Student was enrolled in an EdD program.
Other	Student was enrolled in any other doctoral program.

Employer aid **EMPLYAMT**

Total amount of employer aid received between July 1995 and June 1996. Employer aid is aid students receive from the business, corporation, institution, or individual by whom the student is employed. Includes tuition waivers for employees of postsecondary institutions and their dependents. The percentage of students with employer aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received employer aid. Most of the information on employer aid was provided by the students.

Ratio of federal aid to total aid **FEDPCT**

Table 2.9: For students who received aid from any source, the proportion of total aid from federal sources expressed as a percentage. The average ratio of federal aid to total aid is the average ratio for all students who received aid.
Table 2.10: For students who received federal aid, the proportion of total aid from federal sources expressed as a percentage. The average ratio of federal aid to total aid is the average ratio for all students who received federal aid.

First-professional degree **FRSTPROF**

The first-professional degree for which the student was enrolled during the last term enrolled in 1995–96. Based on the institution's report. Where institution-reported data were not available, student-reported data on degree program were used.

Medicine	Student was enrolled in an MD program.
Other health science degree	Student was enrolled in a Chiropractic (DC or DCM), Dentistry (DDS or DMD), Optometry (OD), Osteopathic medicine (DO), Pharmacy (PharmD), Podiatry (DPM or PODD), or Veterinary medicine (DVM) program.
Law	Student was enrolled in an LLB or JD program.
Theology	Student was enrolled in an MDiv, MHL, or BD program.

Gender of student **GENDER**

Male
Female

Type of degree **GRADDEG**

Type of degree the student was working toward during his or her last term during 1995–96.

Master's degree	Student was seeking a master's degree.
Doctoral degree	Student was seeking a doctoral degree.
First-professional degree	Student was seeking one of the following degrees: Chiropractic (DC or DCM), Pharmacy (DPhar), Dentistry (DDS or DMD), Podiatry (PodD or DP), Medicine (MD), Veterinary Medicine (DVM), Optometry (OD), Law (LLB or JD), Osteopathic Medicine (DO), or Theology (MDiv or MHL or BD).

Other graduate program	Student was enrolled in a program or course at the postbaccalaureate level that does not lead to a graduate or first-professional degree. Includes professional education programs.

Years between bachelor's degree and graduate study **GRADGAP**

Indicates the number of years between bachelor's degree receipt and when the student began his or her graduate program. This variable was derived from student response to the questions, "What year did you earn your bachelor's degree?" and "What year did you begin your graduate program?" The graduate program start date is the date when the program was started, regardless of the school attended at the time. Some students may have started their programs at one school then transferred to the NPSAS school. Asked only on student CATI.

Less than 1 year
1–2 years
3–6 years
7 years or more

Graduate level **GRADLEV2**

Indicates the student's level during the last term enrolled during 1995–96.

First-year graduate
Second-year graduate
Third-year graduate
Fourth-year or beyond graduate

Ratio of grants to total aid **GRTPCT**

Table 2.9: For students who received any aid, the proportion of total aid that was grant aid expressed as a percentage. The average ratio of grants to total aid is the average ratio for all students who received aid.

Table 2.10: For students who received grant aid, the proportion of total aid that was grant aid expressed as a percentage. The average ratio of grants to total aid is the average ratio for all students who received grant aid.

Average hours worked per week while enrolled **HRSWORK**

Average number of hours students worked per week while enrolled during 1995–96. It is based on student CATI question: "About how many hours did you work per week while you were enrolled?" Does not include hours students worked while not enrolled (in the summer, for example, if the student was not enrolled then). The percentage of students who worked while enrolled is the percentage with positive values for this variable. The average number of hours worked per week is the average for all students who reported working while enrolled. Asked only on student CATI.

0 hours
1–34 hours
35 hours or more

Income **INCOME**

Students' total income in 1994, including earnings, income from assets, and untaxed income. For married students, spouses' income is included. Incomes were determined from the FAFSA, or if not available, from student-reported data. Income was recoded into categories.

Less than $5,000
$5,000–9,999
$10,000–19,999
$20,000–29,999
$30,000–49,999
$50,000 or more

Institutional aid amount **INSTAMT**

Total institutional aid amount. Institutional aid includes grants and loans from the institution attended, institution-sponsored work-study, and all other institutional aid, including research and teaching assistantships. Includes assistantships funded by federal research grants. The percentage of students with institutional aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received institutional aid.

Ratio of institutional aid to total aid **INSTPCT**

Table 2.9: For students who received aid from any source, the proportion of total aid that was institutional aid expressed as a percentage. The average ratio of institutional aid to total aid is the average ratio for all students who received aid.

Table 2.10: For students who received institutional aid, the proportion of total aid that was institutional aid expressed as a percentage. The average ratio of institutional aid to total aid is the average ratio for all students who received institutional aid.

Ratio of loans to total aid **LOANPCT**

Table 2.9: For students who received any aid, the percentage of total aid received that was loans expressed as a percentage. The average ratio of loans to total aid is the average ratio for all students who received aid.

Table 2.10: For students who received loans, the percentage of total aid received that was loans expressed as a percentage. The average ratio of loans to total aid is the average ratio for all students who received loans.

Field of study **MAJORS4**

Student's field of study during the 1995–96 academic year.

Arts and humanities	Area and ethnic studies, English, foreign language, liberal studies, philosophy, theology, art, music, fine and performing arts.
Social/behavioral sciences	Psychology, social work, anthropology, economics, political science, history, sociology.

Life and physical sciences	Biological sciences, physical sciences, natural resources, forestry, geography, environmental science.
Engineering/computer science/ mathematics	Engineering, computer and information sciences, mathematics.
Education	Elementary/secondary education, other education.
Business/management	Accounting, finance, business, marketing, public administration.
Health	Medicine, dentistry, veterinary medicine, nursing, public health, other health fields.
Law	Law.
Other	All other fields.

Master's degree **MASTERS**

The master's degree for which the student was enrolled during the last term enrolled in 1995–96. Based on the institution's report. Where institution-reported data were not available, student-reported data on field of study were used to determine the degree program.

Business administration	Student was enrolled in an MBA program.
Master of science	Student was enrolled in an MS program.
Master of arts	Student was enrolled in an MA program.
Education	Student was enrolled in an MEd or MAT program.
Other	Student was enrolled in any other master's program.

Other source of aid **OTHERSCR**

For students who received aid, total aid from sources that could not be classified as federal, state, or institutional. Includes employer aid, veterans benefits, vocational rehabilitation, and JTPA program funds. The percentage of students with other aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received aid from these sources.

Doctoral or first-professional degree held **OTHRDFP**

Indicates whether the student already holds a doctoral or first-professional degree. Asked only on student CATI.

Master's degree held **OTHRMA**

Indicates whether the student already holds a master's degree. Asked only on student CATI.

Graduate program and institution type **PGMSEC**

The degree program in which the student was enrolled (master's, doctoral, first-professional, or other), combined with the type of institution the student attended (highest offering and the source of revenue and control of operations). (See Institution type and Degree program for complete definition.)

Master's, public nondoctorate-granting
Master's, public doctorate-granting
Master's, private not-for-profit nondoctorate-granting
Master's, private not-for-profit doctorate-granting
Doctoral, public
Doctoral, private not-for-profit
First-professional, public
First-professional private not-for-profit
Other program or other institution type

Degree program completed in 1995–96 **PROGSTAT**

Indicates whether or not student completed a degree program in 1995–96. This variable was used as a filter for table 2.15 to limit the table to students who completed their degree program in 1995–96.

Race–ethnicity **RACE**

Race–ethnicity as reported by the student or, if not available from the student, by the institution.

American Indian/Alaskan Native	A person having origins in any of the original peoples of North America and who maintains cultural identification through tribal affiliation or community recognition.
Asian/Pacific Islander	A person having origins in any of the peoples of the Far East, Southeast Asia, the Indian subcontinent, or Pacific Islands. This includes people from China, Japan, Korea, the Philippine Islands, Samoa, India, and Vietnam.
Black, non-Hispanic	A person having origins in any of the black racial groups of Africa, who is not of Hispanic origin.
Hispanic	A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
White, non-Hispanic	A person having origins in any of the original peoples of Europe, North Africa, or the Middle East (except those of Hispanic origin).
Other	A person not in one of the above categories.

When race–ethnicity is used as a row variable, the "other" category (which accounts for 1 percent of all graduate and first-professional students) is not shown in most tables.

Total non-tuition costs **SBNONTUN**

Indicates student budget total non-tuition costs for full-time, full-year students at the NPSAS institution. The budget for non-tuition costs includes room and board, books and supplies, transportation, and personal expenses.

Aid package by source of aid **SCRPACK2**

Indicates the source of the aid package the student received in 1995–96. For students with any aid, this variable records combinations of aid from federal, state, institutional, and other aid sources. The average amount received is the average for all students who received aid.

Federal aid only	Student received federal aid only.
Federal and institutional aid	Student received federal and institutional aid only.
Institutional only	Student received institutional aid only.
Other aid only	Student received aid from any other combination of sources.
Unaided	Student did not receive financial aid from any source.

Helps prepare for career **SECAREER**

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked the questions, "Were any of the following important considerations in your decision to work while in school: providing spending money (SEMONEY), paying for tuition and living expenses (SEEXPENS), gaining experience for future employment (SEJOBEXP)? Did having a job limit the number of classes you could take (SECHOICE), restrict the choice of classes you could take (SETIME), limit class schedules (SESCHED), assist with school subjects (SECONTNT), help prepare for a career or occupation (SECAREER), limit your access to the library(SELIBRY)?" The percentage who reported this benefit was the percentage who responded "yes." Asked only on student CATI.

Limits number of classes **SECHOICE**

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked if their job limited the number of classes they could take. The percentage who reported this drawback was the percentage who responded "yes." For a complete description, see SECAREER. Asked only on student CATI.

Assists with class content **SECONTNT**

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked if their job assisted with class content. The percentage who reported this benefit was the percentage who responded "yes." For a complete description, see SECAREER. Asked only on student CATI.

Institution type (level and control) **SECTOR9**

NPSAS institution type by level and control. Institution level concerns the institution's highest offering (length of program and type of certificate, degree, or award), and control concerns the source of revenue and control of operations.

Public nondoctorate-granting	A public institution that grants at least a baccalaureate or master's degree in one or more programs. This type of institution cannot award higher than a master's degree.

Public doctorate-granting	A public institution that grants at least a doctoral or first-professional degree in one or more programs.
Private not-for-profit, torate-granting	A private, not-for-profit institution that grants at least a nondoc-baccalaureate or master's degree in one or more programs. This type of institution cannot award higher than a master's degree.
Private not-for-profit doctorate-granting	A private, not-for-profit institution that grants at least a doctoral or first-professional degree in one or more programs.
Private, for-profit	An institution that is privately owned and operated as a profit making enterprise.

Weeks employed while enrolled **SEENRWKS**

Student response to the question, "Did you work for all or most of the weeks while you were enrolled?" Asked only on student CATI.

Every week
Most of the weeks
About half of weeks
Less than half of weeks

Pays tuition and living expenses **SEEXPENS**

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked if their job helped pay tuition and living expenses. The percentage who reported this benefit was the percentage who responded "yes." For a complete description, see SECAREER. Asked only on student CATI.

Gives experience for future employment **SEJOBEXP**

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked if their job helped them to gain job experience for future employment. The percentage who reported this benefit was the percentage who responded "yes." For a complete description, see SECAREER. Asked only on student CATI.

Limits access to library **SELIBRY**

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked if their job limited their access to the library. The percentage who reported this drawback was the percentage who responded "yes." For a complete description, see SECAREER. Asked only on student CATI.

Provides spending money **SEMONEY**

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked if their job provided spending money. The percentage who reported this benefit was the percentage who responded "yes." For a complete description, see SECAREER. Asked only on student CATI.

Primary role if working while employed **SEROLE**

Student response to the question, "While you were enrolled and working, would you say your were primarily a student working to meet expenses or an employee who's decided to enroll in school?" Asked only on student CATI.

Student working to meet expenses
Employee who has decided to enroll in school

Limits class schedule **SESCHED**

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked if their job limited their class schedule. The percentage who reported this drawback was the percentage who responded "yes." For complete description, see SECAREER. Asked only on student CATI.

Restricts choice of classes **SETIME**

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked if their job restricted the choice of classes. The percentage who reported this drawback was the percentage who responded "yes." For complete description, see SECAREER. Asked only on student CATI.

Single parent status **SINGLPAR**

Indicates whether or not a student was a single parent in 1995–96. Students were considered to be single parents if they had dependents and were not married. Because "dependents" does not distinguish between dependent children and other dependents such as parents or relatives, single parent is best interpreted as a caretaker who is single (Yes/No).

Marital status **SMARITAL**

Marital status as of the date the student applied for financial aid (based on the FAFSA) or, for students who did not apply for financial aid, marital status on July 1, 1995 as reported by the student or by the institution.

Married	Student was married and not separated.
Not married or separated	Student was not married or was separated.

Spouse's income from work **SPSINC**

For a married student, spouse's earned income for 1994 as reported on financial aid application or in the student interview. The percentage of students who had spouses who reported earnings is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who had spouses with earnings.

Cumulative Stafford and SLS loans **STFCUM**

Indicates cumulative amount borrowed through the Stafford and Supplemental Loans to Students (SLS) programs through 1996 as reported in the National Student Loan Data System (NSLDS).

Stafford loans **STAFFAMT**

Amount of Stafford loans during 1995–96. This includes all Stafford loans (Direct, FFEL, subsidized, and unsubsidized) taken out at all institutions the student attended during the year. Students with financial need may obtain subsidized Stafford loans, in which the federal government pays the interest on the loan until the student begins repayment. Students without financial need may obtain unsubsidized Stafford loans, on which they owe interest from the date of the loan. Under the Direct Loan program, the federal government makes loans directly to students through their institutions, and under the FFEL program, private lenders make the loans. The terms of the loans are the same regardless of the source of funds. The Stafford loan program was formerly known as the Guaranteed Student Loan (GSL) program. The percentage of students who received Stafford loans is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received Stafford loans.

Stafford subsidized amount categories **STAFFCT1**

Classifies the Stafford subsidized loan amount received during 1995–96 into categories based on the maximized subsidized loan amounts ($8,500 for graduate and first-professional students).

None
Less than maximum
Maximum

Stafford total amount categories **STAFFCT2**

Classifies the total Stafford loan amount (subsidized and unsubsidized combined) received during 1995–96 into categories based on the maximized total loan amounts ($18,500 for graduate and first-professional students).

None
Less than maximum
Maximum

Stafford subsidized loans **STAFSUB**

Indicates the amount of subsidized Stafford (FFEL or Direct) loans received during 1995–96. The percentage of students who received subsidized Stafford loans is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received subsidized Stafford loans.

Stafford unsubsidized loans **STAFUNSB**

Indicates the amount of unsubsidized Stafford (FFEL or Direct) loans received during 1995–96. The percentage of students who received unsubsidized Stafford loans is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received unsubsidized Stafford loans.

Ratio of state aid to total aid **STAPCT**

Table 2.9: For students who received any aid, the proportion of total aid that was state aid expressed as a percentage. The average ratio of state aid to total aid is the ratio for all students who received any aid.

Table 2.10: For students who received state aid, the proportion of total aid that was state aid expressed as a percentage. The average ratio of state aid to total aid is the average ratio for all students who received state aid.

State aid amount **STATEAMT**

Total amount of state aid received by a student in 1995–96. State aid includes state grants, loans, state-sponsored work study, and all other state financial aid. The percentage of students who received state aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received state aid.

Stafford and SLS loans (year) **STFY(yr)**

Indicates amount borrowed through the Stafford and Supplemental Loans to Students (SLS) programs in the academic year indicated as reported in the National Student Loan Data System (NSLDS). For example, STFY90 refers to borrowing for the academic year 1990–91.

Stafford and SLS loans prior to 1990–91 **STFY89**

Indicates amount borrowed through the Stafford and Supplemental Loans to Students (SLS) programs prior to the academic year 1990–91 as reported in the National Student Loan Data System (NSLDS).

Student's occupation in 1995–96 **STUOCC1**

Indicates student's occupation during 1995–96, based on student's principal job. Used to determine the percentage of students who were school teachers.

Federal aid amount **TFEDAID**

Total amount of federal financial aid, including loans, grants, work study, and all other federal aid, excluding VA/DOD aid. The percentage of students who received any federal aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received federal aid.

Any aid **TOTAID**

Total amount of all financial aid received from all sources in 1995–96, including federal, state, institution, and other sources. The percentage of students who received any financial aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received any financial aid.

Grants **TOTGRT**

Total grants received in 1995–96. Grants are a type of student financial aid that does not require repayment or employment. Grants include scholarships and fellowships. Tuition waivers and employer aid are considered grant aid. The percentage of students with grants is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received grants.

Loans **TOTLOAN**

Total loans received in 1995–96. This includes all loans through federal, state, or institutional programs. Loans are a type of student financial aid that advances funds and that are evidenced by a promissory note requiring the recipient to repay the specified amounts under prescribed conditions. The percentage of students with loans is the percentage

with positive amounts recorded for this variable. The average amount received is the average for all students who received loans.

Work study **TOTWKST**

Total work-study aid received in 1995–96. Work-study programs provide partial reimbursement of wages paid to students. They may be sponsored by the federal or state governments or by the institution. These programs are used infrequently by graduate students. The percentage of students with work-study aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received work-study aid.

Tuition and fees **TUITION**

Actual amount of tuition charged the student for the terms attended as reported by the institution. If tuition amounts were not reported they were estimated based on the average per credit or per term charges for other students at the institution according to their class level, degree program, and attendance status. The average amount is the average for all students, including those who did not have any tuition or fees.

Tuition waivers **WAIVAMT**

Total tuition and housing fee waivers awarded in 1995–96. Students with waivers are excused from paying tuition or housing fees, or pay discounted amounts. This variable included waivers for institutional employees or dependents and other waivers or discounts. Waivers are considered grant aid. The percentage of students with tuition waivers is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received tuition waivers.

APPENDIX B—TECHNICAL NOTES AND METHODOLOGY

THE 1995–96 NATIONAL POSTSECONDARY STUDENT AID STUDY (NPSAS:96)

The 1995–96 National Postsecondary Student Aid Study (NPSAS:96) is a comprehensive nationwide study conducted by the Department of Education's National Center for Education Statistics (NCES) to determine how students and their families pay for postsecondary education. It also describes demographic and other characteristics of students enrolled. The study is based on a nationally representative sample of all students in postsecondary education institutions, including undergraduate, graduate, and first-professional students. Students attending all types and levels of institutions are represented in the sample, including public and private institutions and less-than-2-year institutions, 2-year institutions, and 4-year colleges and universities. The study is designed to address the policy questions resulting from the rapid growth of financial aid programs, and the succession of changes in financial aid program policies since 1986. The first NPSAS study was conducted in 1986–87, then again in 1989–90, and 1992–93.[1] Information on approximately 7,000 graduate and first-professional students was obtained from institutions, and 4,000 were interviewed. The weighted effective telephone interview response rates were 77 percent for graduate students and 81 percent for first-professional students.

DATA ANALYSIS SYSTEM

The estimates presented in this report were produced using the NPSAS:96 Data Analysis Systems (DAS), software developed by NCES. The DAS software makes it possible for users to specify and generate their own tables from the NPSAS:96 data. With the DAS, users can replicate or expand upon the tables presented in this report. In addition to the table estimates, the DAS calculates proper standard errors[2] and weighted sample sizes for these estimates. For example, table B1 at the end of this appendix contains standard errors that correspond to table 2.1

[1]For more information on the NPSAS survey, consult U.S. Department of Education, National Center for Education Statistics, *Methodology Report for the 1995–96 National Postsecondary Student Aid Study* (NCES 98-073) (Washington, D.C.: 1997).

[2]The NPSAS:96 samples are not simple random samples and, therefore, simple random sample techniques for estimating sampling error cannot be applied to these data. The DAS takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by the DAS involves approximating the estimator by the linear terms of a Taylor series expansion. The procedure is typically referred to as the Taylor series method.

in the table compendium, and was generated by the DAS. If the number of valid cases is too small to produce a reliable estimate (less than 30 cases), the DAS prints the message "low-N" instead of the estimate.

In addition to tables, the DAS will also produce a correlation matrix of selected variables to be used for linear regression models. Included in the output with the correlation matrix are the design effects (DEFTs) for each variable in the matrix. Since statistical procedures generally compute regression coefficients based on simple random sample assumptions, the standard errors must be adjusted with the design effects to take into account the NPSAS:96 stratified sampling method.

For more information about the NPSAS:96 Data Analysis Systems or to obtain access to it, consult the NCES DAS Website (WWW.PEDAR-DAS.org) or contact:

Aurora D'Amico
NCES Data Development and Longitudinal Studies Group
555 New Jersey Avenue, NW
Washington, DC 20208-5652
(202) 219-1365
Internet address: Adamico@inet.ed.gov

WEIGHTS

Two sets of weights were used in this analysis: the Study weight, which was based on the entire sample, and CATI weight, which was based on students who were interviewed. In cases where information was obtained only from students, estimates were calculated using the CATI weight. These variables are identified as such in the glossary. Estimates of financial aid for the whole sample are known to be biased downward because some types of aid, like employer aid, where the information came primarily from students, are underestimated using the overall Study weight for students who are not CATI respondents. Therefore, for student domains for which employer aid is a significant portion of the total aid received, the estimated percentage of students receiving employer aid may exceed the estimated percentage of students receiving any aid, because of the downward bias in the latter estimate.

STATISTICAL PROCEDURES

The descriptive comparisons were tested in this report using Student's *t* statistic. Differences between estimates are tested against the probability of a Type I error, or significance level. The significance levels were determined by calculating the Student's *t* values for the

differences between each pair of means or proportions and comparing these with published tables of significance levels for two-tailed hypothesis testing.

Student's t values may be computed to test the difference between estimates with the following formula:

$$t = \frac{E_1 - E_2}{\sqrt{se_1^2 + se_2^2}} \quad (1)$$

where E_1 and E_2 are the estimates to be compared and se_1 and se_2 are their corresponding standard errors. This formula is valid only for independent estimates. When estimates are not independent a covariance term must be added to the formula. If the comparison is between the mean of a subgroup and the mean of the total group, the following formula is used:

$$\frac{E_{sub} - E_{tot}}{\sqrt{se_{sub}^2 + se_{tot}^2 - 2p\, se_{sub}^2}} \quad (2)$$

where p is the proportion of the total group contained in the subgroup.[3]

When comparing two percentages from a distribution that adds to 100 percent, the following formula is used:

$$\frac{E_1 - E_2}{\sqrt{se_1^2 + se_2^2 - 2(r)se_1 se_2}} \quad (3)$$

where r is the correlation between the two estimates.[4] The estimates, standard errors, and correlations can all be obtained from the DAS.

There are hazards in reporting statistical tests for each comparison. First, comparisons based on large t statistics may appear to merit special attention. This can be misleading, since the magnitude of the t statistic is related not only to the observed differences in means or percentages but also to the number of students in the specific categories used for comparison. Hence, a small difference compared across a large number of students would produce a large t statistic.

A second hazard in reporting statistical tests for each comparison occurs when making multiple comparisons among categories of an independent variable. For example, when making

[3]U.S. Department of Education, National Center for Education Statistics, *A Note from the Chief Statistician*, No. 2, 1993.
[4]Ibid.

paired comparisons among different levels of income, the probability of a Type I error for these comparisons taken as a group is larger than the probability for a single comparison. When more than one difference between groups of related characteristics or "families" are tested for statistical significance, one must apply a standard that assures a level of significance for all of those comparisons taken together.

Comparisons were made in this report only when $p \leq .05/k$ for a particular pairwise comparison, where that comparison was one of k tests within a family. This guarantees both that the individual comparison would have $p \leq .05$ and that for k comparisons within a family of possible comparisons, the significance level for all the comparisons will sum to $p \leq .05$.[5]

For example, in a comparison of the percentages of males and females who enrolled in postsecondary education only one comparison is possible (males versus females). In this family, k=1, and the comparison can be evaluated without adjusting the significance level. When students are divided into five racial–ethnic groups and all possible comparisons are made, then k=10 and the significance level of each test must be $p \leq .05/10$, or $p \leq .005$. The formula for calculating family size (k) is as follows:

$$k = \frac{j(j-1)}{2} \tag{4}$$

where j is the number of categories for the variable being tested. In the case of race–ethnicity, there are five racial–ethnic groups (American Indian, Asian/Pacific Islander, black non-Hispanic, Hispanic, and white non-Hispanic), so substituting 5 for j in equation 2,

$$k = \frac{5(5-1)}{2} = 10$$

[5]The standard that $p \leq .05/k$ for each comparison is more stringent than the criterion that the significance level of the comparisons should sum to $p \leq .05$. For tables showing the t statistic required to ensure that $p \leq .05/k$ for a particular family size and degrees of freedom, see Olive Jean Dunn, "Multiple Comparisons Among Means," *Journal of the American Statistical Association* 56 (1961): 52–64.

Table B1—Standard errors for table 2.1: Percentage of graduate and first-professional students who received various types of financial aid, by type of aid, type of degree, institution type, and attendance pattern: 1995–96

	Any aid	Grants[1]	Loans	Assistant-ships	Tuition waivers[2]	Stafford loans[3]	Work study
				All students			
Total	1.23	1.19	0.98	0.80	0.73	0.98	0.25
Master's degree	1.40	1.32	0.98	0.95	0.83	0.97	0.34
Public	1.92	1.67	1.06	1.56	1.26	1.04	0.54
Nondoctorate-granting	2.92	2.31	1.54	1.06	1.07	1.53	0.97
Doctorate-granting	2.45	2.17	1.37	2.16	1.71	1.34	0.66
Private, not-for-profit	2.15	2.14	1.89	0.68	0.99	1.89	0.31
Nondoctorate-granting	3.23	2.56	3.53	0.43	1.83	3.56	0.41
Doctorate-granting	2.89	3.19	2.07	1.12	1.06	2.04	0.44
Doctoral degree	2.48	2.88	1.97	3.15	2.45	1.97	0.36
Public	3.15	3.55	1.80	3.67	3.24	1.80	0.54
Private, not-for-profit	4.06	4.56	3.05	4.20	3.11	3.05	0.40
First-professional degree	1.67	3.16	2.85	0.67	0.62	3.13	0.81
Public	1.93	3.71	2.35	1.16	1.07	2.39	1.04
Private, not-for-profit	2.45	4.64	4.32	0.82	0.82	4.71	1.15
Attendance pattern							
Full-time, full-year	1.46	2.03	1.81	1.49	1.43	1.85	0.54
Full-time, part-year	3.50	2.64	2.34	3.88	1.53	2.30	0.56
Part-time, full-year	1.58	1.47	0.97	1.02	0.93	0.95	0.37
Part-time, part-year	1.54	1.29	0.53	0.49	0.83	0.53	0.06
				Full-time, full-year students			
Total	1.46	2.03	1.81	1.49	1.42	1.85	0.54
Master's degree	2.21	2.54	2.19	1.84	1.94	2.18	0.83
Public	2.78	3.14	2.48	2.75	2.92	2.44	1.14
Nondoctorate-granting	5.28	4.58	5.74	3.07	4.18	5.71	3.77
Doctorate-granting	3.15	3.63	2.76	3.27	3.40	2.72	1.12
Private, not-for-profit	3.82	4.44	4.11	1.67	2.05	4.14	1.27
Nondoctorate-granting	7.46	9.12	7.58	0.99	4.26	7.88	2.15
Doctorate-granting	4.45	4.91	4.46	2.38	2.26	4.46	1.55
Doctoral degree	2.98	5.09	3.13	4.87	3.71	3.13	0.58
Public	3.43	5.77	3.09	4.72	5.07	3.09	0.81
Private, not-for-profit	4.63	7.32	4.55	6.70	4.43	4.55	0.88
First-professional degree	1.49	2.90	2.34	0.75	0.69	2.53	0.93
Public	1.89	4.16	2.39	1.12	1.02	2.41	1.11
Private, not-for-profit	2.11	3.82	3.58	1.01	0.97	3.89	1.44

[1]Grants include scholarships, fellowships, tuition waivers, and employer aid.

[2]Included in "Grants" column as well.

[3]Included in "Loans" column as well.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Graduate Data Analysis System.

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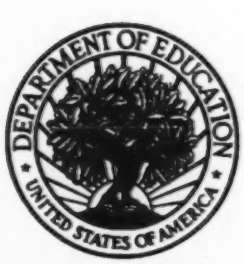
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